

**HUMAN VALUES AND SERVICE QUALITY IN  
COMMERCIAL BANKS OF MALAYSIA: MEDIATING ROLE  
OF BEHAVIOURAL OUTCOME**

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**FACULTY OF ECONOMICS AND ADMINISTRATION  
UNIVERSITY OF MALAYA  
KUALA LUMPUR**

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OF BEHAVIOURAL OUTCOME**

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**FACULTY OF ECONOMICS AND ADMINISTRATION  
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## ABSTRACT

There has been a significant diversity of opinion concerning the critical and effective role of values in human behaviour outcomes on organisation's service quality. The Malaysian government has made tremendous structural changes to commercial banks that have led to mergers to ensure the banks could survive pressures of time. The banks always attempt to ensure their staff are equipped with the required knowledge and meets the expectation of the customers. For Malaysia, commercial banking represents about 70 percent of the financial system's total assets. They are regarded the main pillars of a financial system, as they are the largest and the most salient contributor of funds. Also, the study of values has been distinct by various methodological styles and conceptual framework used. In this study, the researcher examined the relationships between human values, the service quality of Malaysian commercial banks, and the mediating effects of employees' behavioural outcome, including organisational citizenship behaviours (OCBs), employees' abilities and employees' motivation. The four higher dimensions of human values studied include self-enhancement, openness to change, self-transcendence, and conservation. Data were collected by the use of a questionnaire on all branches of two commercial banks of Malaysia (65 branches of bank B1 and 52 branches of bank B2) totalling 117 branches all located in Kuala Lumpur. From each branch, three staff and five customers served as the source of the primary data. Thus, a total of 351 personnel and 585 customers participated in this study. To test the mediation model and to examine if the hypothesised model fits the data, Structural Equation Modelling (SEM) analysis was used. PLS software was used to analyse the measurement model and structural model for the direct and indirect relationships between human values and service quality; including employees' behaviour outcome variables as mediator variables. The results show that employees' ability mediated the relationship between conservation, self-enhancement and openness to change value and service quality. It was further realised

that OCBs mediates the relationship between conservation value and service quality. So motivation of employees only mediates the relationship of self-enhancement value and service quality. Further, the result shows self-transcendence value does not have any effect on service quality in direct and also indirect paths. Overall, this study provides a more comprehensive understanding of the important role of human values in increasing service quality in the banks. The findings of the current study provide insights into the role of human values, OCBs, employees' ability, and employees' motivation in service quality. Hence, organisations need to focus on recognising and understanding their employees' values, thereby, enhancing especially employees' ability to achieving higher service quality. Therefore, under such good attention, a benign cycle will be formed which promotes the employees' behaviour outcome variables of employees to improve service quality that comes from personal values. In terms of managerial implications, managers must allocate more attention on their employee's ability, OCBs and motivation through their values that lead to improved service quality. Based on research findings most of the employee values influence service quality through their ability. This study recommends the need to check for best strategies and select the types of services that should be provided in attending to employee's behaviour through their personal values.

## ABSTRAK

Terdapat pelbagai pendapat mengenai peranan kritikal dan berkesan yang dimainkan oleh nilai dalam hasil tingkah laku manusia ke atas kualiti perkhidmatan sesuatu organisasi. Kerajaan Malaysia telah melaksanakan perubahan struktural kepada sistem perbankan melalui penggabungan beberapa bank supaya setiap bank dapat menangkangi ancaman semasa. Bank sentiasa berusaha untuk memastikan kakitangannya mempunyai pengetahuan yang diperlukan dan mencapai tahap harapan pelanggan. Bagi Malaysia, perbankan komersial mewakili kira-kira 70 peratus daripada jumlah aset sistem kewangan. Perbankan komersial dianggap sebagai tulang utama sistem kewangan, kerana mereka adalah yang terbesar dan penyumbang dana yang paling penting. Kajian-kajian mengenai nilai adalah berbeza akibat pelbagai gaya metodologi dan rangka kerja konseptual yang digunakan. Pendekatan antara disiplin adalah diabaikan. Dalam kajian ini, penyelidik mengkaji hubungan di antara nilai-nilai kemanusiaan, kualiti perkhidmatan bank perdagangan Malaysia, dan kesan pengantara pekerja 'tingkah laku, termasuk tingkah laku organisasi kewangan (OCB), kebolehan pekerja dan motivasi pekerja. Empat dimensi yang lebih tinggi daripada nilai-nilai kemanusiaan yang dikaji termasuk peningkatan diri, keterbukaan untuk berubah, melampaui diri, dan pemuliharaan. Data dikumpulkan dengan menggunakan soal selidik dari semua cabang kedua-dua bank kerajaan komersial Malaysia (65 bank B1 dan 52 bank B2) berjumlah 117 cawangan semuanya terletak di Kuala Lumpur. Dari setiap cawangan, tiga kakitangan dan lima pelanggan telah dijadikan sebagai sumber data. Oleh itu, seramai 351 kakitangan dan 585 pelanggan mengambil bahagian dalam kajian ini. Untuk menguji model pengantaraan dan memeriksa samada model hipotesis bersesuaian dengan data, analisis Structural Equation Modelling (SEM) telah digunakan. Perisian PLS digunakan untuk menganalisis model pengukuran dan model struktur untuk hubungan langsung dan tidak langsung di antara nilai-nilai kemanusiaan dan kualiti perkhidmatan; termasuk

pembolehubah tingkah laku hasil pekerja sebagai pembolehubah pengantara. Keputusan menunjukkan bahawa keupayaan pekerja menjadi pengantara hubungan antara pemuliharaan, peningkatan diri dan keterbukaan untuk mengubah nilai dan kualiti perkhidmatan. Selain itu, OCB juga menjadi pengantara hubungan antara nilai pemuliharaan dan kualiti perkhidmatan. Jadi motivasi pekerja hanya menjadi pengantara hubungan nilai peningkatan diri dan kualiti perkhidmatan. Selanjutnya kajian menunjukkan nilai kerohanian diri tidak mempunyai apa-apa kesan ke atas kualiti perkhidmatan dalam laluan langsung dan juga tidak langsung. Secara keseluruhan, kajian ini memberikan pemahaman yang lebih menyeluruh mengenai peranan penting nilai-nilai kemanusiaan dalam meningkatkan kualiti perkhidmatan. Dapatan kajian semasa memberikan pandangan ke dalam peranan nilai-nilai kemanusiaan, OCB, kemampuan pekerja, dan pekerja motivasi dalam kualiti perkhidmatan. Oleh itu, organisasi perlu memberi tumpuan kepada mengenal pasti dan memahami nilai pekerja mereka, dengan itu, meningkatkan keupayaan pekerja untuk mencapai kualiti perkhidmatan yang lebih tinggi. Oleh itu, di bawah perhatian yang baik, kitaran yang mantap akan ditubuhkan bagi menggalakkan tingkah laku pekerja untuk meningkatkan kualiti perkhidmatan yang berpunca dari nilai-nilai peribadi. Dari segi implikasi pengurusan, pengurus perlu memberi lebih perhatian kepada keupayaan pekerja mereka, OCB dan motivasi melalui nilai-nilai mereka yang membawa kepada kualiti perkhidmatan yang lebih baik, kerana kajian mendapati kebanyakan nilai-nilai pekerja mempengaruhi kualiti perkhidmatan melalui keupayaan mereka. Kajian ini mencadangkan penggubalan dasar untuk memeriksa strategi terbaik dan memilih jenis perkhidmatan yang perlu disediakan untuk mendapatkan tingkah laku pekerja melalui nilai-nilai peribadi mereka.

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## LIST OF SYMBOLS AND ABBRIVATIONS

2 D	Two dimensions
AD	Average deviation
AVE	Average Variance Extracted
BNM	Bank Negara Malaysia
CES	Comparative Emphasis Scale
CFA	Confirmatory Factor Analysis
CR	Construct Reliability
CRM	Customer Relationship Management
ESS	European social survey
GDP	Gross Domestic Product
GoF	The Goodness-of-fit index
HRM	Human Resource Management
IAHV	International Association for Human Values
IRA	Inter-Rater Agreement
IRR	Inter-Rater Reliability
IT	Information Technology
LOV	List of Values
LVs	Latent Variables
MPM	Materialism/Post Materialism
MV	Manifest Variables
OCB	Organisational Citizenship Behaviour
PLS	Partial Least Square
PSU	Primary Sampling Units
PVQ	Personal Values Questionnaire
PVQ	Portrait Values Questionnaire
ROA	Return on Asset
ROE	Return on Equity
SEM	Structural Equation Modeling
SSU	Secondary Sampling Units
VALS	Values and Life Styles

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## **CHAPTER 1: INTRODUCTION**

### **1.1 Background of study**

Banking sector is regarded as the main pillar of the financial system in Malaysia, and commercial banks are the biggest and prominent contributor of financial resources. Thus, considering the key factors to improve the quality of services in commercial banks is important. A plethora of empirical literatures have discussed different factors to increase quality of services in banks. Researchers have shown to improve service quality to face the current challenges after the 1997-1998 Asian Financial Crisis and also turn them into an improved service quality via the personnel values system (Hollenbeck et al., 2004).

In reality, all beliefs around the world are valuable to the people. Generally, there is no large differences in specifications and material characteristics between human and other creatures, but what distinguishes humans from other creatures is their capacity for mental intellect, as God says: “breathed into him (Adam) of My spirit” (Quran, 15: 29). Latency is what God inherently deposit into human beings, which also gives them the authority, culminating in discoveries and exploitations. Certainly human understanding without recognition of human values is impossible.

In fact, human, as the most valuable creature in the world, has brought about various sciences into existence to meet human’ needs. On one hand, the humanistic value system represents the crux of culture, whereby multiple groups of people refine their cultures based on their respective environments. Culture is posited as the basis for human beings leading a better life. It is believed that the holy books of all religions contain values that lead to a better life.

This makes human values imperative vis-à-vis society. Values are defined as refined structures that detail the goal of individual life, their preferences, priorities, principles and the behaviour of a cognitive (Debbarma, 2014). Human values are commonly understood, but its implementation proves a challenge. This is mostly attributed to the global reality of diversity, conflicts of interests, and individuality.

Some researchers discussed the salience of human values vis-à-vis managerial behaviour, decision making and behaviour outcome (Grainger & Miyamoto, 2003; Hofstede, 1980, 1991; Trompenaars, 1993). However, researchers do not agree on the role played by values vis-à-vis guidance. Some factions believe that values are crucial towards guidance to the extent that they incorporate this aspect into their respective definition of behaviours (Gordon, 1961). Other researchers surmised that values are not infringing upon behaviour for the majority of the people (Kristiansen & Hotte, 1996; McClelland, 1985). It stays unclear whether values are joined on behaviour, or just some particular activities need to support by values. McClelland (1985) pointed out that behaviours affect from values when it originates from consciously decisions.

The aforementioned works are based on the notion, common since the time of Aristotle, of values associated with the detailed description of behaviours. Currently, literature on the influence of values upon groups, organisational, and societal behaviours are ubiquitous (Brief, 1998; Kleindorfer et al., 1993; Munson & Posner, 1980).

Some researchers have analysed the direct correlation between human values and behaviour outcome variables. For example Bachrach et al. (2001) believes that, human behaviours can be affected by three factors. The weakest approach is needs, followed by wants, and finally, values. However, Hansen et al. (1994) pointed out that values are regarded as weak predictors of behaviours due to the fact that arguments supporting their supposed values in the context of value-as-truisms hypothesis are lacking. Also, different

types of values discussed as an integrated system that mention attitudes and behaviour are shaped by trade-offs between competing values (Schwartz, 1992, 1994).

However, empirical literature has either not or weakly discussed the role of human values in bank service quality, especially in South Asian countries. It is hard to find research delving on the effect of employee's human value on bank service quality. Hence, neither the government nor financial sector focuses on human values system of employees in the way it should be. By unveiling the relationship between employee's human values and bank service quality, this research is linked to the broader agenda of the Malaysia's vision 2020, which is the development of financial and banking sector.

## **1.2 Problem statement**

It is generally accepted human value system of people is a complex system of relationships that guidance behaviour, so it can suggest suitable motive of behaviour (Bain et al., 2006; Kamakura & Novak, 1992; Madrigal & Kahle, 1994; Munson, 1984; Shrum & McCarty, 1997).

However, researchers do not agree on the role played by values vis-à-vis guidance. Some factions believe that values are crucial towards guidance to the extent that they incorporate this aspect into their respective definition of behaviours (Gordon, 1961). Other researchers surmised that values are not infringing upon behaviour for the majority of the people (Kristiansen & Hotte, 1996; McClelland, 1985). There are quite a number of studies that correlate values and behaviours, but most are restricted to the analyses of single behaviours (Rokeach, 1973; Schwartz, 1994) or multiple behaviours that are expected to represent a set of values (Bond & Chi, 1997; Schwartz & Huisman, 1995). It stays vague whether values are joined on behaviour, or if just designated values need aid

interfaced should particular practices. McClelland (1985) pointed out that values are more than likely to affect behaviours when it originates from consciously-made decisions.

Bardi and Schwartz (2003) showed while the 10 broad values linked to multiple common behaviours, stimulation and traditional values exposed the strong effect of on behaviour outcome, four dimensions of values (security, conformity, achievement and benevolence) are marginally allied and the rest of them (hedonism, power, universalism, and self-direction) moderately linked.

A lot of work has also managed to show that values form the foundation that forms individualistic behaviours (Rokeach, 1973; Sarros & Santora, 2001; Swartz, 1996). Also, Hughes (2010) pointed out that the link between personal values and leadership diverges significantly.

In another view Bardi et al. (2008) analysed practical backing in the use of value wordlist to research on values and values-behaviour links. Daniel et al. (1994) studied certain major principles of belief system theory (Suar & Khuntia, 2010) along with describing the value self-confrontation approach.

Grainger and Miyamoto (2003) detailed aspects of “Japanese human resource management system” to demonstrate the imperativeness of human values in Japanese organisational management.

In fact, organisations and managers possess strong values that support business ideas. D’Souza and Dimba (2010) detailed personal values that best project a firm’s performance as indicators of social power and equality. The social attitude of employees in nations where the social gap is more noticeable also influence the performance of the firm they work for. They deeply penetrate the organisation, even in small daily decision

making and actions. Also McGuire et al. (2006) explored the link between human resource decision making process in organisations and their personal values system.

In another study Stone et al. (2007) discussed the moderating effects of both individual and organisational culture upon the relationship between human resource management decisions and practices on one hand and the influence of such decisions and practices by paying special attention to the rapid increase in organisations with cultural diversity on the other hand.

Sawyer et al. (2005) investigated the manner of which an individuals' value structure affect their attitudes upon others that are different and the influence of age, gender, race, and religiosity on each relationship.

Adkins and Naumann (2002) and Dubinsky et al. (1997) reported that achievement values related to quality of provided services in the transportation industry and also in Electronics Company in Japan and USA. On the other hand even though both personality and values being related concepts (Roccas et al., 2002) these studies reported the relation of achievement values and service quality, with ignoring the controlling role of personality (Barrick et al. (2001) and motivation Judge and Ilies (2002).

Therefore, given the dimensions of human existence, human values and attitudes should be mentioned in the path of performance and service quality of organisations.

There are seemingly steady theoretical reasoning backing the values-to-behaviour basis, but the inverse causality is not free from theoretical support either. As of now, there have not been a report on empirically testing the direction of the causality between values and behaviour (Thøgersen & Ölander, 2002). Liedtka (1991) pointed out that behaviour is rarely the result of a single value; rather, it derives from clusters of values and beliefs that act in concert with one another.

Furthermore, there are studies that have illustrated effects of employees' behavioural outcome constructs on performance of organisations (Bachrach et al., 2001; Bhattacharya et al., 2005; Koys, 2001b; Podsakoff et al., 2009; Podsakoff et al., 1997; Podsakoff & MacKenzie, 1994; Roca-Puig et al., 2008; Yoon, 2009; Yoon & Suh, 2003). Ester et al. (1994) recognised the difference between values and attitudes, as he said theoretically attitudes refers to restricted sets of behavioural outcomes than values.

The examination of behavioural outcome (organisational citizenship behaviour (OCBs), motivation and abilities of employees) as mediating variables through which human values affect service quality remains scarce, as not many scholars have attempted an empirical analyses of mediation variables in the link between human values and service quality. This work will depend on theories and attempt to analyse the mediation role of behaviour outcome such as: OCBs, motivation, and abilities of bank employees in the link between human values and service quality.

Given the attention to the rich historical background of financial sector reforms in Malaysia especially since 1970s and after the financial crisis in 1997–98, which caused reorganisation of the banking sector (Yusof et al., 2000; Rasiah et al., 2012) and also the expectation of the 2020 plan for Malaysian banking system (Kheng & Wooi 2011; Sufian, 2009; Bank Negara Malaysia, 2015). According to Santos (2001) commercial banks are the key players in the Malaysian banking services. Hence, it is necessary to analyse the key factors that influence bank service quality and their performance. As it is clear, the quality of services provided in banks is related to many different factors among which employee's behaviour outcome plays an important role (Kumar et al., 2010). Previous studies cited that behaviour outcome is guided by human value system of people (Bain et al., 2006; Kamakura & Novak, 1992; Madrigal & Kahle, 1994; Munson, 1984; Shrum & McCarty, 1997).



Moreover, many studies have illustrated that employee's behavioural outcome constructs have effects on bank service quality (Bachrach et al., 2001; Bhattacharya et al., 2005; Koys, 2001b; Podsakoff et al., 2009; Podsakoff et al., 1997; Podsakoff & MacKenzie, 1994; Roca-Puig et al., 2008; Yoon, 2009; Yoon & Suh, 2003).

Despite vast literature about the important factors in improving the quality of services as well as the relation between behaviour outcome and service quality, the effect of human values on service quality especially in banking sector and also in Asian countries still need more research.

Therefore, in the literature, there is a gap whereby three groups of variables, namely the human values and employees' behaviour outcome variables and bank service quality are incorporated in a mutual model inclusive of interfaces and interactions, which will be the focus of this work.

This study targets to achieve two major objectives. The first objective is to examine the link between human values and service quality of Malaysian commercial banks, and the second objective considers the behavioural outcome as a mediator.

### **1.3 Malaysian financial system outline**

In Malaysian economy, financial sector is regarded as an enabler, especially in the context of the nation's transiting to higher value-added activities (Bank Negara Malaysia, 2014). The financial system in Malaysia falls under two major purviews: banking and the non-bank financial institutions. The financial sector in Malaysia includes four main parts, which are cash and non-local exchange market, investment market, spin-offs market, and offshore fair (Table 1.1).

Finance services are regarded as the biggest part of organisations allowed to take deposits in Malaysia. Generally, finance sectors concentrate in utilisation credit, including mostly of hire purchase financing, funding, leasing, and secured personal loans.

**Table 1.1** The Malaysian Financial System

<b>Financial Institutions</b>	<b>Financial Markets</b>
<b>Banking System</b> <ul style="list-style-type: none"><li>✓ Bank Negara Malaysia</li><li>✓ Banking Institutions</li><li>✓ Others</li></ul>	
<b>Non-Bank Financial Intermediaries (NBFI)</b> <ul style="list-style-type: none"><li>✓ Prudent and annuity funds</li><li>✓ Insurances companies (Including Takaful)</li><li>✓ Reinsurance cos.</li><li>✓ Development finance Institutions</li><li>✓ Saving Institutions</li><li>✓ Other NBFI</li></ul>	<ul style="list-style-type: none"><li>• Money &amp; Foreign Exchange Markets</li><li>• Capital market</li><li>• Derivative markets</li><li>• Offshore market</li></ul>

Source: Reorganised from Bank Negara Malaysia (<http://www.bnm.gov.my>)

### **1.3.1 Banking sector in Malaysia**

Bank B1 and bank B2 are two banking institution that differ in their respective activities. Commercial banking represents the largest quota, at 70% of the total assets of financial structure. They are regarded as the main pillars of the financial system, as they are the biggest and salient contributor of resources.

By the end of 2004, there was a total of 10 internal and 13 locally incorporated foreign commercial banks in Malaysia. In a legal sense, commercial banks in Malaysia represent the widest scope of allowed activities, rendering them capable of taking part in the whole kind of services provided by banks. In a traditional domain, Malaysian commercial banks' are expected to be active in providing retail services, patronage financing facilities, treasury services, religious service and cross-border payment services. They are also expected to organise foreign exchange and advance foreign currencies because they are some of the few financial institutions that have access to existing accounts services.

In 1970s Merchant banks were created in the banking system of Malaysia that made its mark on the fast paced finance industry side-by-side with the corporate development of the nation. Merchant banks complemented the services proposed by commercial banks, which mostly addressed the provision of temporary credit for making wealth and commerce financing. These banks were also subsidiaries of 10 domestically incorporated commercial banking group.

The financial sector in Malaysia holds its assets and liabilities in commercial banks, which amounted to RM761, 2548 billion, or 3.05 times the national GDP (2004). Before the onset of the Asian financial crisis (1997-1998), assets and liabilities increased from RM531 million, or 0.05 times the national GDP (1970), to a high of RM152.4 billion, or 0.77 times the national GDP (1997). This value eventually dropped to RM123.6 billion, or 0.60 times the national GDP (1998) to RM109, 409.8 billion, or 0.52 times the national GDP (2000), prior to going up again in 2001 to a post-crisis high of RM141, 911.0 billion, or 0.61 times the national GDP (2003). The consolidation of the Malaysian financial sectors' asset as per the ratio of the GDP dropped to an all low of 0.27 times the GDP (2004) (Sufian, 2009).

Kosmidou (2008) pointed out that the increase of GDP is positively correlated to the profitability of the banks. As of now, domestic banking institutions are in control of 75% of the banking sector's market share, in the context of total assets.

Based on the fast-paced changes in the financial service sectors and the need to refurbish practices, it is imperative that banks analyse the performance of the system it is associated with. The Association of Banks in Malaysia reported that the banking sector in Malaysia would be significant if Malaysia's banking sector would remain robust and well capitalised regardless of the current conditions of the global financial markets. This makes it important for banks to analyse factors that increase performance and quality.

Banks should track the quality of their services, as this practice will help pinpoint sections that require quick enhancements and remedies.

Keeping the Malaysian financial sector afloat is dependent upon efficiency, profitability, and competitiveness. Moreover, based on the fact that competition is increasing fast, which is due to liberalised banking systems, bank managers, plus the policymakers, which are more motivated to determine ways of maximising the usage of resources, hence they are not unused in the progress of products and services (Sufian, 2009).

Focusing only on the banking sector as one of the main financial institutions, the research will provide appropriate results based on a specific methodology to measure the service quality of firms. Also, commercial banks are the biggest part of banking sector in Malaysia.

Table 1.2 shows the eight regional (major/commercial) banks in Malaysia. The rating system is from 1 to 8, of which bank B1 is in the first place, to bank B8 in the eighth place.

**Table 1.2:** The Eight Regional (Major/Commercial) Banks in Malaysia

Anchor Bank	Asset Size (USD bil)	Market Capitalisation (USD bil)
Bank B1	6 of 8	8 of 8 (1.6)
Bank B7	7 of 8	7 of 8
Bank B8	8 of 8 (31.6)	5 of 8 (6.1)
Bank B2	2 of 8 (88.3)	2 of 8 (19.5)
Bank B4	4 of 8 (43.2)	4 of 8 (6.4)
Bank B1	1 of 8 (110.3)	1 of 8 (20.7)
Bank B3	3 of 8 (74.2)	3 of 8 (15.1)
Bank B5	5 of 8 (42.4)	5 of 8 (5.4)

Source: Reorganized from Bank Negara Malaysia (<http://www.bnm.gov.my>)

### **1.3.2 Bank B1**

State-controlled bank B1 began operations in 1960. In February 1962, bank B1 was listed on the Kuala Lumpur Stock Exchange (called Bursa Malaysia now). Bank B1's services include commercial banking, investment banking, Islamic banking, offshore banking, leasing and hire purchase, insurance, factoring, trustee services, asset management, stock broking, nominee services, venture capital and internet banking. Bank B1 has more than 450 offices in 14 countries: Malaysia, Singapore, the Philippines, Brunei, Indonesia, Vietnam, Cambodia, Papua New Guinea, Hong Kong, China, Bahrain, Uzbekistan, Pakistan, the UK and the US. In January 2010, it recognised that increasing the number of overseas branches in the future is one of the most important expectations. Up to 33% of the bank's loan portfolio is based on its overseas markets, to be increased to 40% by 2015.

The bank announced in September 2011 that it is likely to generate less revenue than previously assumed for that financial year as a result of economic troubles in the USA and Europe. The bank expects Europe's sovereign debt crisis and its impact on systemically important banks, as well as signs of increasing economic inactivity in the US, to weigh on credit demand and squeeze capital markets.

However, bank B1 has also said that it anticipates that loan growth for the fiscal year of 2011-12 will be 10-12% higher than the industry average. The bank said that growth would be bolstered by a surge in demand from the corporate and retail segments. The bank aims to double revenue from its consumer and business banking operations to MYR12 billion by 2015. The bank announced its targets for the units, which contribute around half of its total income, along with plans to spend MYR150-200 million over the next five years, upgrading to about 150 branches. Bank B1 has generated about MYR3 billion in new business over the past two years due to its adoption of customer relationship management (CRM) software (Bank Negara Malaysia, 2012).

### **1.3.3 Bank B2**

Bank B2's history in Malaysia could be traced back to the year of 1924, nearly 90 years ago when Bian Chiang Bank was launched by Wee Kheng Chiang in Kuching, Sarawak. Based on the rich and powerful history of bank B2, it continues to create the best network, products and services as promised in ASEAN.

As a worldwide commercial bank, bank B2 tries to provide the range of banking and financial facilities (conservative and Islamic services) to assist all customers from small client to the largest companies.

In July 29th, 1999, the prior Bank Negara Malaysia (BNM) director Tan Sri Ali Abdul Hassan Sulaiman mentioned the necessity of merging of banking institutions for the purpose of decreasing the total amount of banking institutions. This will help ensure that local banks will be capable of dealing with challenges that are the result of an increasingly competitive global setting. By the end of 2004, a total of 11 bank mergers were completed. This strategy is assumed to empowering local financial organisations, as it will allow them to take advantage of the economy and concentrate on cost reduction, hence improve productivity (Kheng & Wooi, 2011).

On 22nd April 2009, the government announced that the previously mandated policy of 30% Bumiputra equity would be removed from a total of 27 services sub-sectors. This announcement was followed by another that liberalised the banking system, where non-nationals are permitted to take up ownership of 70% (previously 49%) of equity in banking systems. The liberalisation process also focused on strong and high class performers to give them license and higher flexibilities in their banking operations (Kheng & Wooi, 2011).

According to Jamal et al. (2012), until 2011, commercial banks account the majority of MYR 1,713.8 billion in assets and they represent the largest part of all financial institutions in Malaysia. Hence, this research is only focused on two commercial

banks in Malaysia having the highest place in ranking based on asset size and market capitalisation since they are the largest fund provider in the country. Functions of commercial banks are to grant loans and advances, also to provide facilities for savings, payments, investments and others.

Table 1.3 mentions the key points of bank B1 and bank B2 report and the importance of these two commercial banks among all commercial banks in Malaysia.

**Table 1.3: Bank B1 and bank B2 Review**

	Bank B1	Bank B2
Type	Public company	Public company
Industry	Financial Services	Financial Services
Products	Banking and Finance Services	Banking and Finance Services
Headquarters	Kuala Lumpur, Malaysia	Kuala Lumpur, Malaysia
Revenue	US\$5.30 billion (2014)	US\$4.8 billion (2013)
Net income	US\$1.92 billion (2014)	US\$1.38 billion (2013)
Total assets	US\$183 billion (2014)	US\$120 billion (2014)
Number of employees	47,000	Over 40,000

Source: Bank Negara Malaysia (<http://www.bnm.gov.my>)

#### 1.4 Research questions

Therefore, this study intends to answer the following research questions:

- 1) Is there any relationship between human values and service quality of Malaysian commercial banks?
- 2) Does organisational citizenship behaviour mediate the link between human values and service quality of Malaysian commercial banks?
- 3) Does employee's ability mediate the link between human values and service quality of Malaysian commercial banks?
- 4) Does employee's motivation mediate the link between human values and service quality of Malaysian commercial banks?

### **1.5 Objectives of the study**

By keeping above research questions in mind, the following are the objectives of the study:

- 1) To investigate the relationships between human values and service quality of Malaysian commercial banks.
- 2) To assess the mediating effect of OCBs in the relationship between human values and service quality of Malaysian commercial banks.
- 3) To determine the mediating role of employees' ability, in the relationship between human values and service quality of Malaysian commercial banks in Malaysia.
- 4) To investigate the mediating role of employees' motivation, in the relationship between human values and service quality of Malaysian commercial banks.

### **1.6 Significance of the research**

The current financial service industry is undergoing rapid changes. Technology, government regulation, and increasing customer sophistication are compelling financial institutions to re-evaluate their respective practices. This is not only limited to local markets, financial institutions around the world are re-evaluating their practices in addressing customer demands and coming up with business plans that are strategically sound to remain relevant in years to come (Abdullah et al., 2011).

Similarly, providing high-quality services in banks will increase customer retention and bring in new customers via word-of-mouth, increases productivity, leads to higher market shares, lowers staff turnover and operating costs, and improves employee morale, and service quality and profitability (Julian & Ramaseshan, 1994; Lewis, 1989, 1993). This basically means that the delivery of quality services to customers is needed in order for financial institutions to survive in the current competitive banking environment (Abdullah et al., 2011; Samli & Frohlich, 1992).



Some of the more significant aspects of the current work is the fact that competitive advantage is the rationale of this type of work, in especially developing countries. Other factors such as powerful competitive economy along with a shortage of capable employees in banking sector, come together to push organisations for more attention to employees values and their needs to encourage them for creating more competitive and acceptable services for customers (Ferguson & Reio Jr, 2010). However, these changes do not take into account humanistic values. Some of the current challenges include aligning human values and service quality offered by banks. This research will also outline how employee values interact with customers facing issues quite regularly.

Employees are responsible for a wide range of salient aspects of the financial institutions, ranging from facing customers to market sensing and organisational culture and learning. Human capital is crucial towards customer orientation support. Out-of-the-box approach to turbulence and the requirement to create a dynamic organisational capabilities while keeping an ethical and cultural climate are on the shoulders of the employee (Babin et al., 2000; Baker et al., 1999; DeConinck, 2010; Delaney & Huselid, 1996; Hair, 2014; Lings & Greenley, 2005; Zhang & Duan, 2010).

Some researchers mentioned service quality is indicative of a bank's ability to fulfil customers' needs and priorities. Organisations are required to enhance their services in fulfilling the desire of their respective customers. It was also determined that the perception of customers' vis-à-vis service quality is salient towards managers in surviving in the market (Hanson, 2000; Hoffman & Bateson, 2001).

From a practical perspective and based on the available body of research literature, activities directed towards establishing the linkage among human values and service quality in countries such as Malaysia are extremely rare. Therefore, the present study is seriously needed in research areas, because its findings will hopefully solve problems in the service quality of Malaysian commercial banks.

This study intends to diagnose the service quality performance of two commercial banks in Malaysia. The results will create an insight and enhance inferences for managerial practices aimed at the best performance. It should also be beneficial to managers of two commercial banks specifically, and the management of the banking sector in general.

### **1.7 Operational definition**

It is also crucial that we are aware of the definition of the many terminologies that will be used in this work. Most of these variables will be explained in the following paragraphs.

#### **1.7.1 Human values**

Human values represent cognitive biological requirements, social interaction needs, and group welfare needs (Schwartz, 1992, 1994). Also, Schwartz (1992) defined a total of 10 items of human values such as power, achievement, hedonism, stimulation, self-direction, universalism, benevolence, tradition, conformity, and security, which can all be summarised into four higher order dimensions: Self-enhancement, Openness to change, Self-transcendence and Conservation.

There is a total of ten content domains that were theoretically recognised and empirically known from a collection of multi-cultural nations (Schwartz, 1994; Schwartz & Sagiv, 1995). On the other hand, it is clear that Schwartz' approach exceeds the more defined domains of values. Instead, he also argues values are dynamic in nature and adapts to mutual compatibilities and incompatibilities. Structural dynamics can be summed into a 2-D structure; 'openness to change versus conservation' and 'self-transcendence opposed to self-enhancement. The following ten contents of human values and their definitions are stated.

- (a) Power: Social importance and respect, supremacy over individuals and properties.

- (b) Achievement: Achieve to personal aims and wishes by following the steps and try to earn.
- (c) Hedonism: Desire and luxurious enjoyment for oneself in life and really satisfy.
- (d) Stimulation: Enthusiasm, newness, and follow and try new experience for challenging life no boring and repetitive days.
- (e) Self-Direction: Self-governing believed and supposed, generating, discovering.
- (f) Universalism: Empathetic, considerate, and thoughtful for the gladness of all people and for countryside and wildlife.
- (g) Benevolence: Protection and conservation of the happiness and wellbeing of family and group of friends and relations who you think and worry about them most of the time.
- (h) Tradition: Admiration, responsibility and believe to follow customs and ways that come from religion or traditional culture and rely on them in all stages of life.
- (i) Conformity: Checking of actions, dispositions, and desires expected to distraught or disturb others and maybe break up cultural or social norms and rules.
- (j) Security: Protection, safety and congruence of society, also steadiness of self, family and relationships.

### **1.7.2 Employees' behaviour**

Employees' behaviour outcome variables refer to employees' abilities, employees' motivation and, organisational citizenship behaviours, that in some researches come as in-role behaviours (García-Cabrera & García-Soto, 2011).

#### **1.7.2.1 Employees' abilities and motivation**

These constructs are not representative of individual capabilities or motivations, but they represent the ability, skill, knowledge and motivation of employees. Motivation is defined as the desire of employees and their corresponding reactions; in the context of banking, motivation is defined as the bank's capability to manage themselves. Motivation also encompasses the capability of creating new knowledge derived from employees in manipulating knowledge.

#### **1.7.2.2 Organisational Citizenship Behaviours (OCBs)**

OCBs is distinct as optional and voluntary behaviours of an employee in the organisation that promotes the actual performance and also the quality of provided services of an organisation. This work detailed a total of three major types of behaviour that can pass as OCBs, which are helping, sportsmanship, and civic virtue.

#### **1.7.3 Service quality**

The performance of a firm can be gauged via the usage of multiple tools from both financial and non-financial perspectives. Performance measurement tools will be of immense help to businesses in determining how their respective resources can be maximised and optimised throughout the organisation (Chen et al., 2005). Traditionally, most of these tools were centered on finance, while non-financial aspects such as dynamic capability, research and development, and marketing capability, which increasing the performance of a firm neglected (Hsu & Wang, 2012).

Moreover, banks are evaluated based on their financial performance as a function of time (Chen, 2001), which is a rather simplified approach considering the fact that it will be inadequate for the management to adapt to the ever-changing business environment. Kwan (2003) pointed out that financial statements form the bulk of bank performance measurement tools in the context of financial health as a function of time,

which is also applicable to other banks in similar or other industries. This means that there are multiple ways for determining financial performance.

Some of the other methods of measuring banking performance include accounting based techniques, such as Return on Asset (ROA) and Return on Equity (ROE). For these approaches, the data must be gathered in a collective manner in order to discern what influence they would have on determining banking performances.

In the study based on Morrison (1996), service quality is regarded as a tool to measure firm performance. He suggested the time and financial performance and also quality and quantity of provided services to assess the performance of organisations (Locke & Latham, 1990).

As Karatepe et al. (2005) mentioned the quality of services can be considered as a critical indicator of organisations performance, he also relies on customer evaluation of the quality of provided services to answer his or her needs.

Services are known intangible and it is quite difficult to determine them in a physical manner as opposed to a readymade product. Service quality is defined as the delivery of superior services based on what the customers really want and meeting their expectations. In the literature of service quality, its primary objective pertains to customer values, with it being the main factor determining customer satisfaction, which will lead to loyal customers. The quality of service shapes valuable human resources via empowerment, motivation and the best use of their talent through organisational practices (Irfan et al., 2009). Parasuraman et al. (1985) pinpointed ten components of service quality: reliability; responsiveness; competence; access; courtesy; communication; credibility; security; understanding/knowing the customer; tangibles. After three years, in 1988 all of their constructs that were suggested and used by researchers reduced into five main dimensions such as reliability, assurance, tangibles, empathy, and responsiveness that were used in this current study for evaluating service quality of banks (Buttle, 1996).

## **1.8 Thesis structure**

The study comprises of five chapters. Chapter 1 introduces the study and states the problem, research questions, objectives, the significance of the study, and the definitions of the terms. Chapter 2 details the literature review encompassing the theories and models in support of our work. Chapter 3 explains the methodology of the study, including the setting, study sample, research design and instrument, and data collection and analyses. Chapter 4 discusses the findings of the study. The chapter will begin with the descriptive statistics for the sample, followed by answers to the research questions. Chapter 5 reviews the methodology, a summary and discussion of the results, as well as conclusions and recommendations for future researches.

## **CHAPTER 2: REVIEW OF THE LITERATURE**

### **2.1 Introduction**

The review of literature is divided into four distinct parts. The first part reviews and defines the concept about human values, service quality, and employees' behaviour outcome variables. The following section details research on theories and models of human values. The third section looks into literature pertaining to human values and its influences upon service quality and employee's behaviour in the form of mediation variables, and the final section summarises all of the points discussed in the previous sections. Also, the theories underlying the study are described and the researcher will later introduce a framework for this research, and the development of several hypotheses.

### **2.2 Concepts of study**

Today, most organisations and companies recognise the critical role of human values in many strategic and main programs, and in a new age of the economy and management, human capital is a basic issue. As such, investigating all perspectives of humans as a vital factor seems of paramount importance. Thus, gaining a deep insight into the human values and exploring how they interact with service quality is an issue that has intrigued many researchers. The present study discusses the notion of human values and its related issues, theories, and models. Moreover, it intends to investigate the concept of service quality in the banking sector and its theoretical foundations and also the mediation role of employees' behaviour outcome variables. An attempt is also made to link these three notions.

### **2.2.1 Human values**

From a historical perspective, human values are crucial factors in the realm of social science in the context of discovering and realising numerous field that concerned with society and the individuals (Hitlin, 2003).

As a matter of fact, values are regarded as imperative towards comprehending multiple social-psychological phenomena. Everyone possesses values that are hierarchical, based on their respective importance. Incidentally, it is quite difficult to define values, due to the fact that they are quite similar to impressions such as attitudes, culture and approaches. As Rokeach (1973) pointed out “Values are determinants of virtually all kinds of behaviour that could be called social behaviour or social action, attitudes and ideology, evaluations, moral judgments and justifications of self and others, comparisons of self with others, presentations of self to others, and attempts to influence others”.

Also, values are an incentive structure that sometimes motivates people to do some reactions unconsciously, but all things remain in their memory. Usually, most of the people know clearly and accurate about their values priority in life and also their workplace. Human values originally come from the steady motivational features of people that affect within different circumstance and time, Hence they maybe change insensibly during maturity (Karremans, 2007).

Values are absorbed in individuals at different stages of life (Mehta, 2005). The first role played by the family to learn especial values to people and second educational departments, teachers, classmates and also society and organisations with especial purposes effect on the value system of the great unwashed.

When people think of their value priority, it implies they can sound out what is their priorities and significant matters in their lifetimes. As well they can take several values with different degree of importance. Since 1950 slowly theorising basic human



values has passed off. It can sum up the primary creation of the basic values understood in compositions of a number of written reports as following:

- (a) Values are actually views. Alone these are the beliefs tense inseparably by emotion.
- (b) Values are an incentive concept. They get up to the desirable objectives people struggle to accomplish.
- (c) Values or beliefs go beyond particular activities and positions. They exist in intellectual aims. The nature of intellectual values discriminates them after notions like and attitudes and norms, that normally denote to particular natural processes, places or targets.
- (d) Values monitor choices of activities, people, policies, and personal matters. That is to say, values serve as standards or measures.
- (e) Values are or can control through substance related to one another. Individual's values form a well-ordered system of value priorities which distinguish them as individuals. This classified feature of values can also separate them from and attitudes and norms.

The aforementioned characteristics are commonly shared across whole values. What sets them apart from one another is the motivating goal they express (Askins, 2012). These features are also in line with the proposal that value systems are a stable meaning-producing superordinate cognitive structure (Rohan & Meg, 2000).

Literature on value theories (Elizur, 1996; Rokeach & Ball-Rokeach, 1989; Sagie & Elizur, 1996; Schwartz & Bilsky, 1990) emphasises the stability of both values and structure. It is instantly recognised that mutations in structural values will influence individual behaviour and guidance schedules in among employees.

### **2.2.1.1 The significance of human values**

Values or Beliefs are specified as multi-standards that shape conduct in unique ways. Values define out positions on social issues and favour of ideologies. They are also representative of a person and will be used as a gauge of that person when they present themselves (Haneef et al., 2002).

Individuals in organisations are steered by a collection of values encompassing personal, work, and the organisation itself. This basically means that values form the organisational core, and originate from a lifetime or indoctrination, which means that both family and educational institutions are crucial towards the development of values in individuals (Plutchik & Conte, 1997).

Literature and history on humanistic values imply a complicated and multi-layered meaning to the concept of value itself. Macro-approach individuals are known to possess the stable set of values (Thøgersen & Ölander, 2006). It can also be assumed that values form the very core of every one's life. They regulate, determine and modify relationships between individuals, organisations, societies and institutions. As a matter of fact, there are many suggestions to the fact that values are crucial towards the governance of future organisations (Agle & Caldwell, 1999).

It is also a relatively common fact that values are ordered based on their respective importance vis-à-vis a person. This will allow people to prioritise their values and solve conflicts that might come about similar values within a set contexts (Abdullah & Hiok, 2009).

Human values are utilised by multinational organisations to enhance their performance and define individuals and societies to discern the motivational basis pertaining to attitudes and behaviour in organisations. Despite its widespread utilisation, it is not singular in its utilisation, and many variations have emerged. However, the application of values in the context of social science is quite poor, mostly due to the lack

of an agreed on the conception of central values, on structure and content of relationships among all these beliefs or values, and on authentic empirical approaches to estimate those (McGoldrick et al., 2001).

It is rather a difficult task to define values due to the fact that they are similar to ideas such as preferences, attitudes and viewpoints. Rokeach explains an attitude by way of “an arrangement of several beliefs focused on a specific object or situation, whereas a value is an enduring belief in a specific mode of conduct or desirable end state of existence”. Some work on the issue indicated that attitudes and values differ, not merely in thoughts, but likewise in terms of exercise. Attitudes will be more than likely to vary based on the importance of the object or setting. When compared to values, they disagree in terms of their lifespan in the context of person’s cognitive schema. Values are probably capable of influencing some attitudes, however, what sets values apart from attitudes is that values are needed for actions to take place (Swanson, 2001).

Also, the priorities of values are regarded as being the most stable factor in a person’s mind (Thøgersen & Ölander, 2006).

The amount of work done on values vis-à-vis individuals is quite extensive. Values encompassing work values, individual values, and employee values are classified as personal values. Both experiential and theoretical inspections of individuals discover instrumental values. Specific samples of what Rokeach discussing to as end states include social credit, a motivating natural life, all God's creatures at harmony, and fairness (Agle & Caldwell, 1999).

Eduard Spranger also worked and studied in the field of values deeply. He occupied in a conscientious arrangement of human beings based people based on their value priorities. This solid but clear work prepares the ground for a large number of scientists who are classified individuals based on the priorities of their ultimate values.

The Vernon, Allport and Lindzey values measure (Meglino & Ravlin, 1998) are centred in Spranger's theoretical framework.

George England also cited on numerous considerable individualistic empirical work. He settled the Personal Values Questionnaire (PVQ) examined a personal value system in managers from different nations. Between the year 1977 and 1980 years, Whitely and England studied, about individual values with the same database, before that also England and Lee in 1974 working in the same area. England's successful work by using PVQ had influence in later works. Connor and Becker (1994) studied about work values as another field of human values that can be considered as individual attitudes. In work value area that has a long history in the last decade, Comparative Emphasis Scale (CES) has been confirmed and effectively used in several projects (Agle & Caldwell, 1999).

In fact, personal values are a reflection of all the literary, functional and cultural action on a person in his life stages. Values are learned as individuals internalise some of the values held by the professions and the institutions to which they belong, such as the family, church, organisation, or educational institution. Over time, these external influences become integrated into the individual's personal construct. The ongoing creation of a value system is both a sociological and psychological process (Liedtka, 1991). Of course, individuals do not share all societal objectives equally and may vary significantly in their respective personal values orientation (Marcus, 2010).

So, values fulfil the gaps between what everyone thinks and what they should do, understanding what they should do, habitually doing something because of personality traits, and choose what one should do. Personal values are motivational constructs that guide our behaviour towards the attainment of life goals. They are principles or standards that human use to judge what is important or valuable in life. Values are learned priorities

that individuals strive to achieve. These values can be installed by family, friends, religion, occupations, the media, and other influential sources (Bovell, 2005).

Also, human values are directly linked to employee involvement, motivation, and retention through such matters as openness, honesty, trust, respect, and fair treatment (Sankar, 2003). They can improve customer service quality (Clark, 2002) and deliver overall competitive advantage (Davidson, 2002).

#### **2.2.1.2 Definitions of human values**

Morris (1956) was one of the first researchers who attempted to define systems of values features. Rokeach (1973) value system was for a long time the most popular. Schwartz (1992) system of values has been dominating the last decades. Also, Schwartz (1994), in the following definition, mentioned the widely shared conception of values: “Values are wanted trans-situational goals, varying in importance, that serve as guiding principles in the life of a person or other social entity”. This meaning directly and clearly underlined that values are assumed to motivate performance.

International Association for Human Values (IAHV) explains human values as attitudes, standards and behaviours that signify the maximum manifestation of human life joint through cultures, including pay attention to others, consideration, teamwork, provision to society, kindness and sharing, a sense of promise and responsibility and all (Grainger & Miyamoto, 2003).

The literature on human values, despite the fact that they are combined with other definitions, implies a complicated and multi-faceted concept. Although many researchers agree that the concept of human values is still not appropriately decrypted, but in the literature review, there are fairly well defined in terms of the nature of human values. Table 2.1 tabulate some of the more common definitions of human values. This implies that the basic of human cultures remain prevalent despite the fact that cultures are shaped

by their surrounding environment. Human value concept is easily understood, but in its implementation, it is quite complex, mostly due to the complications associated with the real world and the various approaches and needs of individuals in any workplace (Grainger & Miyamoto, 2003).

**Table 2.1:** A Selected Definition of Values

Author(s)	Definitions
Lewin (1952)	“Values affect behaviour, but they have not a character of a goal (that is a force field). For instance, the person does not attempt to “reach” the value of fairness, but fairness is “guiding” his/her behaviour. It is perhaps correct to say that values decide which type of action have a positive and which have a negative balance for a person in a given situation. In other words, values are not forced fields, but they convince force fields. That means values are constructs that have the same psychological measurement as power fields (p. 41).”
C.Kluckhohn, (1961)	“A conception, explicit or implicit...of the desirable which influences the selection from among available modes, Means, and ends of action (pp.951-359).”
Heider (1958)	“We shall use the term value as meaning the property of an entity (x has values) or as meaning a class of entities (x is a value) with the connotation of being objectively positive in some way (p.223).”
Kluckhohn, F. R., & Strodtbeck, F. L. (1961)	“Value orientations are complex, but definitely patterned (rank-ordered) principles, resulting from the transaction interplay of three analytically distinguishable elements of the evaluation process—the cognitive, the affective, and the directive elements—which give order and direction to the ever-flowing stream of human acts and thoughts as they relate to the solution of ‘common humanity’ problems” (p.4)
Guth & Tagiuri (1965)	“A value can be viewed as a conception, explicit or implicit, of what an individual or a group regards as desirable, and in terms of which he or they select, from among alternative available modes, the means and ends of action (pp. 124-125).”
Singer (1971)	“A personal value structure “is a hierarchy of competing, fundamental life directions which act as criteria for psychological behaviour” (p.416).”

**Table 2.1, continued'**

<b>Author(s)</b>	<b>Definitions</b>
Rokeach (1973)	"A value is an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence (p. 5)."
Conner & Becker (1975)	"Values may be thought of as global beliefs about desirable end states underlying attitudinal and behavioural processes (p. 551)."
Hofstede (1980)	"A broad tendency to prefer certain states of affairs over others (p. 19)."
Ravlin & Meglino (1987a)	"Social values... Represent general modes of behaviour individuals should or ought to exhibit (p. 667)."
Enz (1988)	"Organisational values are defined as the beliefs held by an individual or group regarding means and end organisations "ought to" or "should" identify in the running of the enterprise, in choosing what business actions or objectives are preferable to alternative actions, or in establishing organisational objectives."
Hambrick & Brandon (1988)	"A broad and relatively enduring preference for some state of affairs (p. 287)."
Schwartz (1994)	"A <i>value</i> is "a belief pertaining to desirable end states or modes of conduct that transcends specific situations; guides selection or evaluation of behaviour, people, and events; and is ordered by the importance relative to other values to form a system of value priorities" (p. 20)."
Hutcheon (1972)	"... <i>Values</i> are not the same as ideas, norms, desired object, or espoused beliefs about the 'good', but are, instead, operating criteria for action..." (p. 184).
(Feather, 1996)	"Regard values as beliefs about desirable or undesirable ways of behaving or about the desirability or otherwise of general goals."

**Table 2.1, continued'**

<b>Author(s)</b>	<b>Definitions</b>
Braithwaite & Blamey (1998)	"Values... are principles for action encompassing abstract goals in life and modes of conduct that an individual or a collective consider preferable across contexts and situations" (p. 364).
Schwartz (1999)	"define values as conceptions of the desirable that guide the way social actors (e.g. Organisational leaders, policy-makers, individual persons) select actions, evaluate people and events and explain their actions and evaluations (p. 24)."
Friedman, Kahn, & Borning (2006)	"A <i>value</i> refers to what a person or group of people consider important in life" (p. 349).

Source: Agle & Caldwell (1999); Rohan & Meg (2000)

### **2.2.1.3 Human values theories**

For the past 45 years, there are many works that suggest that the most effective way of representing personality and its effect is via the circumplex structure. Over many years, psychologists focused almost obsessively on healing pathology and problems associated with human functions and behaviour (Luthans & Jensen, 2002). In fact, some of the major objective of researchers, theories, and models on values was the exploration of manners where personal value priorities as per their behaviour, beliefs and social practices and characters (Ros et al., 1999). This culminated in multiple theories and models addressing these concerns.

The most common instruments in determining values recently, are those reported (Inglehart, 1971, 1997, 2015; Rokeach, 1967; Rokeach, 1973; Schwartz, 1992; Schwartz & Bilsky, 1990), (Kahle, 1983) List of Values (Lovelock & Wright, 2001) and (Mitchell, 1983) Values and Life Styles (VALS) survey (Table 2.2).



**Table 2.2: Popular Values Scales**

Author	Year
Rokeach	1967
Inglehart	1971
Rokeach	1973
Hofstede	1980
Kahle	1983
Mitchell	1983
Hofstede	1991
Schwartz	1992

### **(a) Schwartz's Values Theory**

Schwartz and Bilsky (1990) assumed that common human values refer to intellectual symbols of social interface wants, biological desires and group of well-being wants by focusing on the motivational purpose. Schwartz classified 10 type of human value such as power, hedonism, achievement, stimulation, universalism, self-direction, tradition, benevolence, security and conformity. All aforementioned basic human values are actually guides for the evaluation of behaviours.

According to Schwartz's formal definition, values are perceptions or opinions about behaviours that go beyond specific situations and ordered people to choose any reaction or behaviour according to their importance (Schwartz, 1992; Schwartz & Bilsky, 1990). The concept points out that value system can be classed into four higher dimensions of values with 10 sub-construct, as per Schwartz — based on their incentive construct: benevolence, conformity tradition, power, security, achievement, stimulation, hedonism, universalism and self-direction (Table 2.3).

**Table 2.3:** Definitions of the Higher Order Values as per Collected by 10 Human Value Type

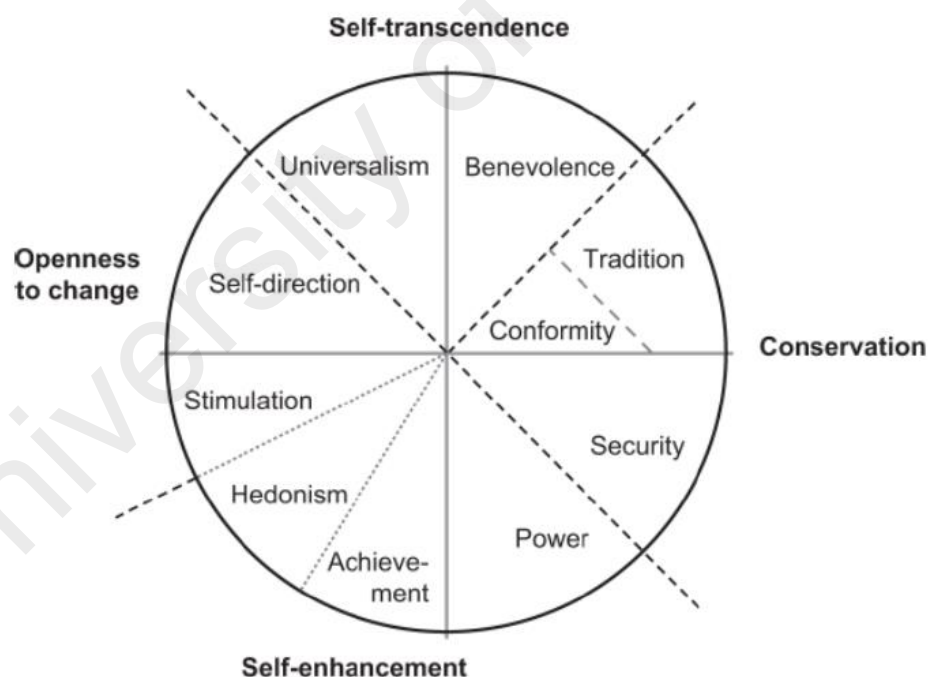
<b>Self –enhancement</b>	
Power	“Social control or dominance over people and resources
Achievement	Personal success through competence
<b>Openness to change</b>	
Hedonism	“Personal pleasure and gratification
Stimulation	Excitement, novelty, and challenge in life
Self -direction	Independent, though, freedom and choice, creativity, exploration”
<b>Self –transcendence</b>	
Universalism	“Responsibility for society, nature, fairness, understanding, and tolerance”
Benevolence	“Preservation and enhancement of the welfare of in-group members”
<b>Conservation</b>	
Tradition	“Respect, commitment and acceptance of customs and ideas”
Conformity	“Restraint of actions, inclinations, and impulses likely to violate social norms”
Security	‘Maintenance of societal balance by ensuring reciprocity, safety and harmony between self and others’

Source: Glazer et al. (2004)

The value theory by Schwartz outlined a total of ten basic motivational distinct values that are shared by people across all cultures. This suggests the presence of a universal motivation for human motivations. However, despite the universality of human motivation, the attribution of relative importance to these values differs from one group or individual to another, culminating in various categories of value. The defined values are more than probable to be universal by reason of the fact that they are based on universal basic needs of people lives as mentioned before. Based on Schwartz’ cross-cultural study there is a powerful agreement on the position of the items of values system within multiple categories and nations. In most countries, benevolence, self-direction values, universalism, and are some of the high ranked values in a list, whereas power, stimulation, and tradition values are ranked lowest. This basically proves that values are quite common across multiple cultures in the context of their importance to groups and individuals (McGoldrick et al., 2001).

Schwartz also pointed out that system of values is created via a mix of community and psychological divergences, which are felt by individuals that demonstrate these values. Over the years, continuous disagreements and harmonies outcome in the prioritisation of values and a structured hierarchy—which helps an individual in making decisions. This occurs because values are expected to affect the decision-making process. It is a commonly accepted notion that value differences across cultures are motivational towards individual behaviours and affect managerial and non-managerial reactions (Swanson, 2001).

The structural makeup of value relations detail the associative patterns. In the event that a construct exhibit variations, however slight, more often than not, they result in a circumplex structure (Schwartz & Boehnke, 2004) (Table 2.1).



**Figure 2.1:** Model of Values System (Schwartz, 2005)

The circumplex theory of values suggested by Schwartz (1992) is now the accepted model pertaining to values study, and has been proven time and again via large numbers of reported researches with multiple samples and model (Fontaine et al., 2008; Lee et al., 2008; Schwartz, 2003; Schwartz & Bardi, 2001). In the majority of these works,

provision was garnered from confirmatory multidimensional scaling of the inter-correlations of value types (Gollan & Witte, 2014; Schwartz, 1992; Schwartz & Boehnke, 2004; Schwartz & Sagiv, 1995), for some others, confirmatory factor analytic methods (Cohrs et al., 2005; Schwartz, 1992, 1994, 2005).

As a matter of fact, this research utilises and measures values of Schwartz's Portrait Values Questionnaire (PVQ). Theoretical and practical evidence reported that the valuation methods of Rokeach and Hofstede are linked to PVS. During the last two decades, this model has represented a critically important effort in operationalizing values on the basis of a strong theory. PVQ is made up of a combination of 40 short vocal representations of persons who are gender-matched to the defendants. Each one of these portrait underline points that pertain to salient values. The portrait(s) details the level of importance of a construct to each person, which means that the person's value is being represented without having to outline the values that are being investigated in the first place.

Schwartz (2005) posited that when people are thinking about their values, they will rank it based on what is important in their respective lives and what comports with their habitual behaviours; everyone has certain values, and the rank of importance a person ascribed to a value will vary from one person to another (Steca et al., 2012).

However, the utilisation of Schwartz's scale is based on the fact that its measurements are made under the assumption of a sound theoretical basis, and it was also previously tested and confirmed in settings involving 50 different countries (Schwartz & Bardi, 2001). The results reported by this scale are therefore expected to be accurate in the context of many countries.

Schwartz (1992) described a two higher dimensional structure of values, which was comprised of four higher order aspects in opponent to each other within the motivational construct. As showed in Figure 2.1, the openness to change as a motivational

value was in conflict with conservation value as the first basic dimension of values, and the second dimension was belonged to self-enhancement opposed to self-transcendence.

#### **(b) Spranger Value Model**

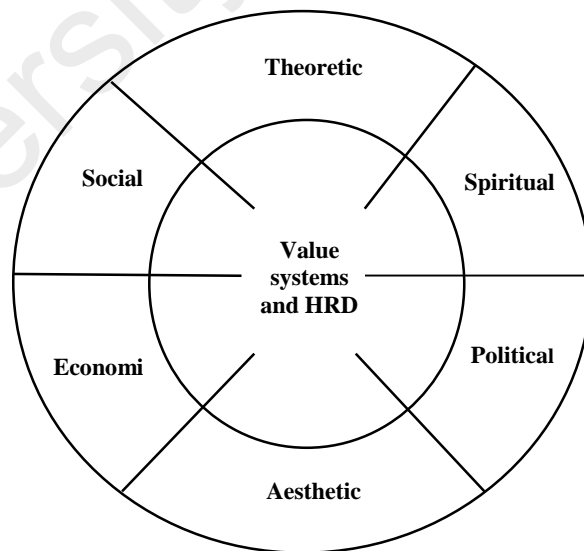
According to Spranger, values are described as the forms of enjoys, displeasures, perspectives, internal feelings, reasonable and unreasonable judgments, biases, and society guides that settle people's approaches to the life. He suggested several types of value orientation such as political, theoretic, social, aesthetic, spiritual, and economics (Gibb, 2004).

- i. The Theoretical:** A theoretical person intends to seek the truth, and in this quest, they take upon a 'cognitive' attitude, which considers for individualities and differences; who remove themselves from evaluating objects and instead observe and reason. Their interest is mostly empirical, critical, and rational, and they are also intellectualists, frequently a scientist, or a philosopher. Their main goal is to collect and systematically classify knowledge.
- ii. The Economic:** An economic person is always interested in exploiting useful tools. This is mostly grounded in satisfying needs, however, the use of tools is useful in the commercial world as well - the construction, marketing, and using of provided goods and services, the explanation of credit, and the growth of palpable wealth. People like that usually quite hands on and fits the bill of a businessman. It is also known that economic types are always in conflict with other reported values, as they want to be applied, and considers unapplied information and new findings a leftover. The development of applied science is the outcome of the demand of economists upon scientist and researchers. Inevitably, they will also come into conflict with those who prioritise aesthetics, with the notable exception of arts that have commercial value. In their personal life, the economic person will more often than not unable to tell the difference between luxury and beauty. They

will also be more than likely to be driven to surpass people in terms of wealth as opposed to having dominion over them or being in servitude to them.

- iii. **The Aesthetic:** An aesthetic man values form and harmony. Every experience is benchmarked against elegance, regularity, or suitability. Life is seen as a collection of actions; each single impress is enjoyable due to its uniqueness. They do not need to be creative or artistic, but they are interested in the artist part of life. They are complete opposites of the theoretical men; the former values diversity, the latter are more inclined towards the knowledge. In an economic sense, an aesthetic regard manufacturing, advertising, and trade as the antithesis to the values that they hold dear. In the context of social interactions, they are more interested in individuals instead of welfare; which fits their profile of valuing individuality and independence. The aesthetic person only prefers to show the symbol of power and capability, but sometimes are disgusted by political motions or confusing beauty with real spiritual practices.
- iv. **The Social:** Social people value love above all else. In the value structure, it is stated that both the unselfish and philanthropic aspects of worship that are valued. The social man looks others as a means to an end, which makes them more kind, sympathetic, and unselfish. Therefore, they regard the aforementioned types of people to be cold and inhuman. As opposed to political types, social types centre all their interactions upon love, as they view it as the only form of relationship that is worthy. Spranger also pointed out that in their original form, the social type is unselfish and appears religious and spiritual.

- v. **The Political:** Political types worship power. Their activities are not limited to politics, in any activity, they will soon reveal themselves as *Machtmensch*.<sup>1</sup> Leaders are known to possess high power value. Due to the fact that both competition and struggle are the common occurrences in everyday life, numerous thinkers regard power as the most common of motives. However, there are convinced characters that want personal power, influence, and renown above all else.
- vi. **The Religious:** It can say the highest degree of religious people to see the world as a whole that is called uniqueness and integrity. Spranger defines the religious man as someone, who his intellectual structure constantly leads him to reach the highest degree of mysticism. Some people of this kind are 'inherent spiritualists', therefore, they discover some religious practice in confirmation of their lifetime. The 'inspirational mystic', instead, try to join himself using a greater realism by removing from life (Gordon & Philip, 1931).



**Figure 2.2:** Spranger Value Model (Gibb, 2004)

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<sup>1</sup> Power seeker

### **(c) Rokeach Value Survey**

Rokeach pointed out that attitude is focused upon a set purpose or condition, while the value is defined as a lasting belief in a particular type of manner or in other words wanted a close state of life (Swanson, 2001). The value, in fact, is defined as the persistent belief that specific method of conduct or end state of existence are socially or personally desirable to an opposed or converted mode of conduct or end-state of existence (Abdullah & Hiok, 2009).

Rokeach's value survey consists of 18 items or instrumental and terminal values such as terminal values are: mature love, true friendship, self-respect, inner harmony happiness, pleasure, equality, freedom, wisdom, social recognition, salvation, national security, family security, a world of beauty, a sense of accomplishment, and a world at peace, an exciting life, a comfortable life, and also instrumental values are: ambition, cheerfulness, love, self-control, cleanliness, politeness, capability, courage, honesty, independence, imagination, obedience, intellect broad-mindedness, logic, responsibility and helpfulness (Haslinda et al., 2009).

### **(d) Hofstede's Value Survey Model**

With the dissemination of Culture's Significances, Hofstede explains the cultural level as one of the first theoretic directions towards the values system, with individualism making up a part of their components. The author studied values that are linked to work in employees of a multinational corporation that have registered branches in 40 countries (Hofstede, 1980, 2001; Weaver, 2010). The four items, detailed in the following subsection, are enough to set multiple cultures apart.

- i. Power distance:** Power distance is described as the level that elements of a society/group are accepting of the fact that power within institutions and organisation are not evenly distributed.



- ii. **Avoiding uncertainty:** Is defined as the degree where elements of a society/group are not comfortable with doubt and vagueness, which led them to be supportive of the belief that is set in stone and ensure conformity.
- iii. **Masculinity/Femininity:** A favourite for achievement, bravery, strictness as different to a preference for associations, humility, consideration to lifestyle quality.
- iv. **Individualism/Collectivism:** The first choice for locked social environs where it is expected that people take care of themselves and rely on people that are closest to them (Hofstede, 1980, 2001; Weaver, 2010).

**(e) Inglehart value scales measures**

The commonly applied Inglehart model of materialism/post-materialism (MPM) are succinct in both versions of four and twelve items for it to be incorporated into ESS<sup>2</sup>. This is due to the fact that they are based in theory, is common enough for the respondents to recognise, and are inextricably linked to most of the variables that are of interest to survey researchers (Inglehart, 1997). There are also supportive arguments made in view that the measures gleamed into the value shifts that are currently happening in the west. However, they also suffer from limitations that make them somewhat unsuitable for ESS.

Foremost, as pointed out previously, certain items in Inglehart are highly susceptible to current economic situations, while others might be susceptible to the current political clime. Such kinds of susceptibility are expected for items that are intended to gauge changing opinions, but when measuring deeply rooted value

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<sup>2</sup> The European Social Survey (ESS) is a new, academically run social survey designed to map and explain the interactions between changing European institutions and attitudes and behavioural patterns among the diverse populations of Europe. In 2002 twenty-three states took part in the survey, including all 15 EU member states at that time (Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain, Sweden, UK), 5 accession countries (Czech Republic, Hungary, Poland, Slovenia, Turkey) plus Norway, Switzerland and Israel. The project, which is run by a central coordinating team led by Roger Jowell, takes a rigorous approach to the use of methodology. The questionnaire in 2002 was comprised of two parts, the main questionnaire and the supplementary questionnaire, which among other things contains value portraits. The questionnaire in 2004 was organised in a similar way. The ESS project is funded under the EC 5th Framework Program and also receives support from the European Science Foundation. More information can be found at [www.europeansocialsurvey.org](http://www.europeansocialsurvey.org).

orientations, their corresponding changes might not be entirely accurate. Second, this scale only makes its measurements indirectly, for example, inquiring for probable goals to one's nation instead of individual goals. These priorities are assumed to expose a personal's value pertaining to physical securities of freedom, economic and the quality of life. However, the values from different individuals about governmental issues, economic, and security for any country might vary from one person to another. Selecting "caring liberty of speech" at the greatest valued aim or goal for a society, as an example, is reflective of the fact that an individual value intellectual openness and tolerance of others above all else, but in especial people or social-political conditions, this may reflect a selection of a biased member of traditional outlying group who despises rule control.

Third, the Inglehart gauge only measures a single dimension of the values system. As comprehensive and important as a materialism/post-materialism (MPM) dimension might be, it is not suitable enough to trap the variations of personal value orientations. The results of research from a total of seven countries points out that MPM mixes much distinguishable values and churn them out into a single mark. Each of these value items emphases is distinctly correlated. These values cannot be analysed through scores upon a single dichotomous MPM variable.

Despite the fact that MPM is inadequate in its attention of main value orientations for the European social survey (ESS), it would appear prudent to have the four-item scale in initial few surveys when likely, as this would allow us to compare them with other variables that make up the ESS. The results from the comparison would help us link it to results from previous surveys via MPM utilising a fine-tuned version of value orientation analysed in ESS (Schwartz, 2003).

#### **2.2.1.4 Genetic influences on value priorities**

Only Knafo et al. (2008) and Schermer et al. (2008) have analysed the possible influence of genetics upon value priorities. Both studies analysed values possessing PVQ and the influence of heritability upon the environment. For instance, Schermer et al. (2008) assessed the heritability of universalism (0.33) and achievement (0.00). The heritability of values might come as a surprise to those who accept that only social bases will affect values system. These results mentioned that analysing the virtual outcomes of genes, of the situation, and of their connections on specific values is of immense contribution to the body of knowledge. If value imports are somewhat inherited, then they have to be representative of certain gene markers. Some of the best candidates in this context include markers that are known behavioural influences that are inextricably linked to values. Once the researchers determine the genetic markers for these values, it will put them in a position to ask the question of whether values mediating among genes and behaviour or not (Schwartz, 2011).

#### **2.2.1.5 Individual differences in value priorities**

Individuals are prone to adapting their respective values to conform to the opportunities and constraints that they face in their lives. Comparing the priority of values between groups will tell us that they differ in terms of nation, revenue, age, gender, and job support this reasoning. However, only a few studies have detailed the processes where specific beliefs system, social, and individual character influence specific values. The prioritisation of values might come from individuals' undertaking to appreciate, define, or validate their desires or behaviours by giving them informally approved value tags (Schwartz, 2011).

Values and attitudes form a person's behaviour and reflect their ethos pertaining to work and interactions with their surroundings. In effect, they hardly ever change.

Attitudes are inextricably linked to values and are related to how people view the world and their surroundings, which is what is called mindsets, or mental maps. They are formed by the environment and its demands, exposure to education (including business schools) and by the culture to which individual belong (Schwartz, 1994).

#### **2.2.1.6 Value stability or value change**

Connor and Becker decided that values stabilises over the years, which is in agreement with Rokeach and Ball-Rokeach (1989) also Posner and Schmidt (1992), both of whom determined the stability of values system of managers and adult over the period of time in the US. Feather (1986) also confirmed that values of students remain constant during their college years. Based on his work on managers and adult values system in the US over a 13-year period, Inglehart (1997) pointed out that “The stability we observe is absolutely phenomenal”. But, he also stressed that the level of analyses in the observation of stability is more at the societal level, while on an individual basis, it fluctuates greatly (Agle & Caldwell, 1999).

It should also be pointed out that findings pertaining to the stability of values are decidedly mixed. Despite the fact that the values are relatively stable, Rokeach and Ball-Rokeach and Posner and Schmidt pointed out that the “value in their data changes”. Rokeach too discovered that the age is significantly influential upon values—each generation of values differs from their predecessors. Inglehart reported the occurrence of the intergenerational change, and he could not confirm, but could only assume that these changes are caused by elderly or legion forces. Longitudinal researches of socialisation procedures also resulted in evidence of value changes. Studies have also reported that job experiences are also capable of altering work values, while another researcher confirmed that work values of college graduates change to adapt to early occupations or institutional

type. There are other studies that reported the fact that value changes help resolve the conflict between professional and bureaucratic values (Agle & Caldwell, 1999).

We are currently seeking both value stability and changes. A certain amount of inconsistent or approving findings can be traced back to multi-level analyses, as per Inglehart. They can also be regarded in a comparative context: Is the values system change significant or minor? Yet, we will claim that differing outcomes are attributed to theoretical gaps and present measurement techniques (Agle & Caldwell, 1999).

As Agle & Caldwell (1999) said it looks that existing theory and measures taken so far are unable to express the differences of values system of people in life-long values and their current value imports. These might be very dissimilar things: for instance, there are surveys showing that student and adult values differ significantly. In a study, adults ranked family security as their top priority, while college students put it at number 9 on their list. Does this reflect a significant value change or simply a reordering of priorities based on life stage? We assume that accurately defining this acute difference would be quite meaningful (Agle & Caldwell, 1999).

#### **2.2.1.7 Values and life stage**

Commonly, there are three systematic sources that change value during adulthood: historical events that impact on specific age cohorts, physical ageing and life stage. These sources influence value-relevant experiences, and they set the opportunities and constraints that people go through and the means by which they cope.

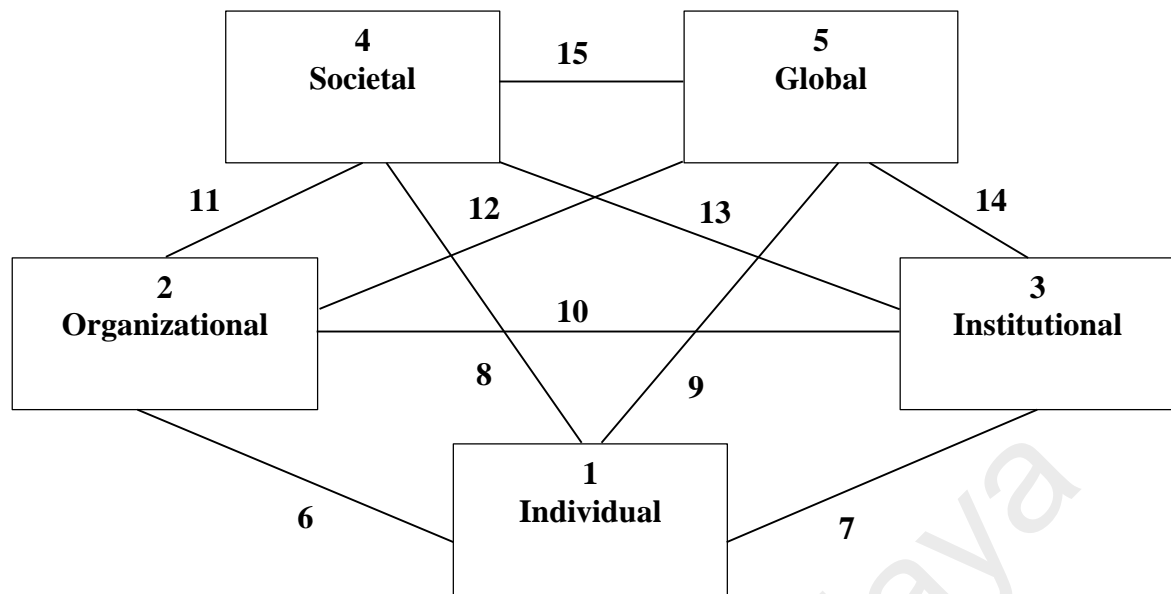
Opportunities, demands, and constraints associated with life stages might induce age differences in values. Gender also affect experiences of life stages, however, in this context, we are focusing on the main influence of age. During early adulthood, establishing a career and family is a primary concern. Achievements are demanded on both goals. Challenges and opportunities are abundant, and young adults are expected to

survive and thrive. This environment stimulate achievement and stimulates values and whittle away at security, conformity, and tradition values.

The next stage, middle adulthood, is when people start putting time and effort into family work, and social relations that they value and want around for a lot longer. At this stage, the achievements that they make are ones that will remain. The presence of a family and work commitment curtail risk-taking, which minimises changes. The current circumstances make one prone to security, conformity, and tradition values as opposed to stimulation and achievements. The limitations and opportunities of a pre-retirement life stage further cement these trends. With retirement and widowhood, opportunities to express achievement, power, stimulation, and hedonism values decrease further. However, the importance of security and investment in traditional ways of doing things render security and tradition values imperative (Askins, 2012).

#### **2.2.1.8 Multilevel approaches to the study of values**

As value analysis expands beyond psychology and philosophy, the levels also expanded beyond individuals to an organisation. Despite the fact that some scholars on values have seen the limitations of their work by pinpointing a suitable level of analysis, while others have totally neglected the levels issue. Why is a multilevel approach to the study of values appropriate? This is because values are present at all levels and came into contact with values at all other levels. As a matter of fact, the levels of analyses must be accounted for in the study of values in order to instigate a systematic understanding of a phenomenon. Figure 2.3 details the levels that should be accounted for: individual, organisational, institutional, societal, and global. Therefore, this framework is made up of the aforementioned five elements and their respective cross-level interactions (Lee et al., 2012). This study will emphasise individual levels of the values in banks.



**Figure 2.3:** A Level of Analysis Framework for Values Research (Agle & Caldwell, 1999)

#### 2.2.1.9 Summary

Employees are driven by their value system and this process influences the services provided by organisations. As service quality is an important factor of the customer evaluation in the banking sector and also mentions about the key role of employee's value system in service quality, this research aims to investigate the relationship between human values and service quality in the banking sector.

#### 2.2.2 Behaviour outcome

Employees' behaviour outcome items discuss organisational citizenship behaviours, employees' abilities and employees' motivation.

##### (a) Organisational citizenship behaviour

Bateman and Organ (1983) has conceived a notion of Organisational Citizenship Behaviours (OCBs). Organisation distinct OCBs as "performance which funds the psychological and social environment in which mission or task performance taking place" (1997, p. 95). OCBs as a behaviour outcome can also be described as "discretionary behaviours on the part of a bank employee that directly promote the effective functioning

of the bank, independent of an employee's objective productivity" (MacKenzie et al., 1998, p. 69).

Various dimensional definitions have been suggested for classification of the factors of organisational citizenship behaviour. Smith et al. (1983) suggested 'generalised compliance', 'altruism' and as its elements. Then Organ (1988) offered 'altruism', 'civic virtue', 'conscientiousness', 'courtesy,' and 'sportsmanship' as OCBs sections. In another study by (Van Dyne et al., 1994) 'organisational obedience', 'interpersonal helping', 'organisational loyalty', and 'organisational participation' suggested. After all, Podsakoff and MacKenzie (1994) recommended 'sportsmanship', 'helping behaviours', and 'civic virtue'. Currently, the elements of Organ (1988) work established themselves as aspects of OCBs concept (Yoon, 2009).

In result of all suggestions and studies and based on MacKenzie et al. (1999), (Podsakoff et al., 1990), finally, Organ et al. (2006) detailed a total of five acceptable major dimensions of OCBs, as described below.

- (i) Conscientiousness: Discretionary behaviours by employees that go above and beyond the minimum set by the organisation in terms of attendance, obeying rules and regulations, taking breaks, and so forth.
- (ii) Sportsmanship: Employees readiness to endure mediocre circumstances by not complaining to "avoid complaining, petty grievances, railing against real or imagined slights, and making federal cases out of small potatoes" (Organ, 1988).
- (iii) Courtesy: Discretionary behaviour of the individual that is intended to curtail the prevalence of work-related problems.
- (iv) Civic virtue: Virtue-behaviour by individuals indicating that they are responsible by partaking in company activities and care for the organisation's well-being (Podsakoff et al. 1990, p. 115).



(v) Altruism: Altruism can be defined as being helpful or actually helping other people (Organ, 1997). However, it can more accurately define organisational citizenship behaviours, and influence both appraisal and judgments as per pay raises and promotions, which will in turn influence the performance of a firm (Podsakoff et al., 2000).

The great focus upon organisational citizenship is mostly due to the belief that they improve an organisation's effectiveness and service quality. This resulted in great amount of research (Ball et al., 1994; Bateman & Organ, 1983; Brief & Motowidlo, 1986; Farh et al., 1990; George, 1990; George & Bettenhawn, 1990; Moorman, 1991; Munene, 1995; Niehoff & Moorman, 1993; Organ & Konovsky, 1989; Organ & Ryan, 1995; Podsakoff et al., 1996a; Podsakoff et al., 1996b; Podsakoff et al., 1990; Podsakoff et al., 1993; Puffer, 1987; Schnake, 1991; Smith et al., 1983; Williams & Anderson, 1991) attempting to define these subtle characteristics (e.g., conscientiousness, agreeableness, positive and negative affectivity, etc.), task characteristics (task scope, task feedback, intrinsically satisfying tasks, etc.), organisational characteristics (e.g., formalisation, inflexibility, spatial distance, etc.), and/or leader behaviours (e.g., leader supports, contingent reward behaviour, transformational leadership behaviours, etc.) that compels employees to practice OCBs.

#### **(b) Employees' ability**

Corresponding to the human capital theory, skills of employees in organisations positively influence performance and service quality, where it focuses on the capabilities and knowledge information of personnel (McKelvey, 1983).

Fey et al. (2008) proposes that the "High levels of human assets head to better capabilities to grow more effective means of achieving tasks and great capability to reply to environmental changes heading towards a sustained and competitive advantage

(Lawler et al., 1995). Human resource management practices are devices through which human assets or capital can be established to upsurge the capability” (p. 4).

A recognition of skills plus abilities of employees in an organisation is dependent upon its structural function; for instance, Chen (1999) utilises the “critical success factor approach” for pinpoint an appropriate serious achievement factor that represents strategic styles in the banking system. He posited that “various strategies implemented have important effect on elements defining success and critical success elements differs among the different strategies” (p. 83), and suggested that there are a total of four compound critical success factors are: “bank operation management ability”, “developing bank trademarks ability”, “bank marketing ability”, and “financial market management ability”.

In terms of information and science, they are generally divided into two types: “tacit” and “explicit” knowledge, both of which are utilised in unique manners. According to Smith (2001) “tacit knowledge is technical or cognitive and is made up of mental models, values, beliefs, perceptions, insights and assumptions” (p. 314), and “Most explicit knowledge is technical or data or academic information that is described in formal language” (p. 315).

Technical tacit knowledge demonstrated that unconsciously skilled and “explicit knowledge is carefully codified, stored in a hierarchy of databases and is accessed with high quality, reliable, fast information retrieval systems” (Smith, 2001, p. 315). However, in human resource, a “formal job design program”, “enhanced selectivity”, and providing “formal training” will improve knowledge, skills, and abilities of an organisation’s personnel (Huselid, 1995).

### **(c) Employee motivation**

Today, the fast-paced development in technology puts forth the question of whether their respective organisation could be developed when resources are limited. However, a

competitive situation should be able to motivate employees, especially when resources are limited. This is supported by several reported theories (e.g. Hierarchy of needs theory, equity theory, expectancy theory, hygiene factor theory), all of which are suggested as support for managers in the context of the nature of motivation and ways to realise are some of the most urgent concepts in a developed organisational system. Therefore, it is worth being aware of motivation from a firm theoretical perspective.

Motivation is defined as the “characteristic of an individual willing to expend effort towards a particular set of behaviours” (Tabassi & Bakar, 2009, p. 474). It has its genesis in two distinct factors: individuals and other people. Extrinsic motivation comes from individuals themselves. In order to be able to keep an individual on a job, a manager should take into account their needs. They can do this via application of an exterior prize system. At this point, performance evaluation helps pinpoint “spaces between employees’ previous performance, and management prospects, and the formation of sequences of action that help to achieve the recognised distances” (Minbaeva, 2008, p. 705).

A simple clarification of motivation is the skill to adjustment behaviour. Motivation is an ambition that clasps one to action because human behaviour is focused in the direction of some aim. Grant (2008) recognised a study where motivation imposed the employee products such as tenacity, efficiency and act. Moreover, motivated employees are initiated to be more self-determining and more independence than those who are less motivated which proposes that they will yield more concern when accessible evolving chances. Motivated employees are also more tied up and elaborate with their works (Demirci, 2007).

Employee motivation is one of the plans of managers to rise efficient job management among employees in administrations. As mentioned by McClelland (1985), motivation is a variable movement assistant someone for the purpose of success.

So receiving employees to do their finest work uneven in vigorous conditions, is one of the employees most steady and unctuous tests and this can be made probable through motivating them.

### **2.2.3 Summary**

Behaviour outcome (motivation, OCB and ability) of bank employees play a key role in the quality of services delivered by them. On the other hand behaviour outcome of the bank employee is influenced by their value system too, therefore the study examines the role of behaviour outcome in the relationship between human values and service quality.

### **2.2.4 Service quality in bank**

The current challenges organisations are facing right now turns them into an improved performance system via the correct mix of techniques, personnel, and organisational construction to maximise the utilisation of capitals and chances they get to fulfil their aims (Hollenbeck et al., 2004).

Firm performance is defined in many contexts in literature. There are some disagreements vis-à-vis the assumption that managers intend to maximise the value of their respective organisations in terms of decision making (Chan et al., 2004; Huselid, 1995; Mackey et al., 2007; Wright & Kehoe, 2008).

However, a firm's performance can also be discerned from different point-of-views: qualitative and quantitative of goods and services, that we focus on this view in a recent study, also time and financial performance (Locke & Latham, 1990). Amongst all mentioned factors, quality of services is regarded as an analytical determine when evaluating the performance of a firm (Karatepe et al., 2005).

Karatepe et al. (2005) analysed the theoretical and experimental works as per their service quality. They proved that service quality covers: (1) "service, product, service environment, and service delivery"; (2) "customers' experiences with the tangibles,

reliability, responsiveness, assurance, and empathy aspects of the services delivered by a firm”, and this work focuses on these factors in service quality; (3) “interaction quality, physical environmental quality, and outcome quality”; and (4) “technical and functional quality”.

Service quality is seen from two perspectives, i.e. European and Americans. The Europeans focus on functional and technical aspects of services affecting an organisation’s image (Gronroos, 1982; Lehtinen & Lehtinen, 1982). They also emphasise three dimensions of service quality to determine the performance of any product by accounting for its functional quality, technical quality and corporate image. Service quality in this context is defined as the gap between expected and perceived service. It is also defined as the result of a customer comparing expectations and performance (Gronroos, 1982).

An American perspective is more focused on the functional quality to gauge the performance of services (Cronin & Taylor, 1992; Kang & James, 2004; Ladhari et al., 2011; Parasuraman et al., 1991b; Parasuraman et al., 1985, 1988; Raajpoot, 2004). They analysed service quality as per multiple businesses by separating it into five factors: tangibility, reliability, responsiveness, assurance and empathy. At first, all of them came up with ten dimensions, but it was reduced and refined into five. This work will focus on these newly defined five dimensions from a customer of a bank point of view.

An organisation is defined as a structured entity that is created to realise certain goals, which can be realised by combining physical, human, informational and financial resources. Aldrich (1979) define an organisation as a goal oriented, boundary-maintained, and socially constructed systems of human activity. In this context, a business organisation is created to generate profit via legal activities. An example of a business organisation is a bank.

All organisation attempts to improve organisational performance via improving individuals. Performance evaluation helps organisations gauge its efficiency and effectiveness as a function of time via a comparison between objectives and market leader in overcoming weaknesses. Researchers came up with a few indicators to help measure the performance of an organisation (Dess & Robinson, 1984). The evaluation of banks in terms of its capability to survive in a competitive environment is grounded in a few criteria, service quality being one of them. This criterion help banks maintain an edge over its competitors, which is why research work is heavily focused on this area (Angur et al., 1999; Avkiran, 1994; Bahia & Nantel, 2000; Choudhury, 2008; Gounaris et al., 2003; Johnston, 1997; Lassar et al., 2000).

In banking, it can be concluded that their branch operations are defined by efforts made by the management to fulfil corporation organisational goals. Efforts can be characterised by the operating efficiency of a branch (tangible), while the quality of the services being provided is regarded as an intangible factor (Athanasopoulos, 1997).

There are a number of studies reported on the quality of bank service in literature. Mostly, they reported measuring service quality by duplicating or familiarizing the service quality framework (Athanasopoulos, 1997; Blanchard & Galloway, 1994; Jabnoun & Al Tamimi, 2003; Kumar et al., 2010; Lloyd-Walker & Cheung, 1998; Marshall & Smith, 2000; McDougall & Levesque, 1994; Newman & Cowling, 1996; Petridou et al., 2007). However, the service quality model's conceptual suitability is called into question by several writers. Carman (1990) and Babakus and Boller (1992) pointed out that the five factors are anything but general, instead, they are especially used and works in industries. Both authors pointed out that certain factors need to be expanded in order for it to be able to accurately define service quality across multiple services, and it is an easy one-dimensional form in certain contexts, but a multipart multidimensional concept in other services. The reliability and validity of service quality's difference result

expression have been disputed by Babakus and Boller (1992) and Brown and Koenig (1993), and its directions have not been stated to be general.

Similarly, in the context of banking, Lam (1995) stated problems with the dimensions of service quality and posed an essential question of what exactly it is measuring. It's inadequacy in measuring service quality brought into question whether or not it is suitable for measuring service quality, or whether it does it at all. Seth et al. (2005) reported that both the outcome and measurement of service quality relies on the type of service setting, situation, time and number of encounter, competitive environment and needs. The most comprehensive study on the subject was done by Avkiran (1994), whose work culminated in the development of a utilitarian multi-dimensional instrument that measures the customer-perceived quality of retail branch banking.

Berry et al. (1988) pointed out that the majority of financial institutions are similar in the provision of their services to customers, and in their growth, the services will be compromised by volume delivery in order to enhance profitability. These large banking organisations mistakenly assumed that service quality is the cause of profit erosion. Lewis (1993) posited that service quality could indeed make a significant difference, such as reduced costs, increased profitability, and other beneficial elements. Actually getting customers and later having them leave will result in the decline in profit to the organisation.

In the current banking system, the profitability of banks is decreasing due to the more challenging environment and spread reductions. There was a time when banks rely on products to make profits within an industrial environment that is heavily regulated, with the customers being on the sidelines, however, now, banks are defined by their customers, all of whom demand quality services (Siddiqi, 2011; Stone, 1995; Yee et al., 2010). Some researchers pointed out that service quality is crucial in differentiating competing businesses in retail and banking (Berry et al., 1988; Yee et al., 2010).

Banks that are looking into maximised profit are coming around to the fact that good quality will get banks' customers and vice versa. Lewis (1993) confirmed that service quality is one quality that is most effective in being competitive and increase profit. (Hall, 1995) and Siddiqi (2011) are of the opinion that banks are required to measure and determine their respective levels of service quality if they want to retain their respective customer and fulfil their desires. Quite a few researchers reported that service quality provided banks with their competitive advantages, while Soteriou and Stavrinides (1997) and Abdullah et al. (2011) confirmed that the importance of service quality is prevalent in many studies.

This study follows the Service quality instrument of service quality, based on five dimensions, to measure its influence on both fulfilling customer needs and the performance of a bank.

Service quality instrument as a research tool in multiple industries, such as banking, insurance, and the telephone repair industry tested in many studies (Parasuraman et al., 1991b; Parasuraman et al., 1985, 1988). The reliability and validity coefficients of service quality were quite high and applicable all over the globe. It is also applicable for researchers looking to analyses the service quality in the banking sector. The dimensions pertaining to service quality are studied by researchers based on their respective environment, culture, and socioeconomic conditions. Certain studies pinpointed dimensions that are lacking in its global counterpart. A list of dimensions pertaining to service quality utilised in banks across the world is tabulated in Table 2.4.



**Table 2.4:** Dimensions of Service Quality used in Banking Sector

<b>Year</b>	<b>Author (s)</b>	<b>Dimensions Service Quality</b>
1982	Gronroos	Suggests three dimensions of service quality: technical quality; functional quality; corporate image
1982	Lehtinen & Lehtinen	Identified three dimensions of service quality: physical quality; corporate quality and interactive quality
1984	Gronroos	Refined their previous work and elaborate, three dimensions of service quality
1985	Parasuraman et al.	Identified ten dimensions of service quality: reliability; responsiveness; tangibility; courtesy; access; credibility; communication; competence; understanding; security
1987	Morre	Service quality leads to differentiation and enhance competitive position
1988	Parasuraman et al.	Refined their previous work and compiled ten dimensions of service quality into five: reliability; responsiveness; empathy; assurance; empathy
1990	Gronroos	Explored six dimensions of service quality: attitude and behaviour; skills and professionalism; accessibility and flexibility; reliability and trustworthiness; recovery; reputation and credibility
1991	Parasuraman et al.	Refined five dimensions of service quality and replicate in three service industries i.e. Banking, telephone repairing and insurance and devised final version of service quality
1994	Avkiran	Developed four factor scale that consists of 17 items to measure service quality
1995	Johnston	Identified 18 dimensions of service quality: aesthetic; availability; attentiveness; access; care; cleanliness; comfort; commitment; communication; competence; courtesy; friendliness; flexibility; functionality; integrity; reliability; responsiveness; security.
2000	Oppewal & Vriens	Explored 28 attributes to measure service quality
2000	Bahia & Nantel	Developed six dimensions of service quality that consists of 31 items
2002	Sureshchander et al.	Developed five dimensions of service quality that consists of 41 item scale
2005	Malhotra et al.	Used 10 dimensions to measure service quality

Source: Ahmad (2010)

Service quality developed to gauge the dimensions of service quality frequently utilised by researchers (Parasuraman et al., 1988, 1991a). The service quality instrument is made up of five dimensions: tangibility; reliability; responsiveness; assurance and empathy. These dimensions are detailed below:

**(a) Reliability:** This dimension is representative of the constancy of services vis-à-vis performance and steadiness. It is also defined as the capability of conducting services dependably and accurately, with consistency. It is made up of a total of five elements, all of which are involved in analysing the accuracy and credibility of the services offered by the banks. It evaluates bank promises and its subsequent implementation from the perspective of customers. Reliability is regarded as a crucial cause of product quality alongside excellent individual service, personnel attitude, ability, talent and skills (Walker, 1990). Parasuraman et al. (1991a) pointed out that consistent services and facilities are the result of non-stop upgrading. Another research also found that dependability of provided services is the service “core” to the majority of customers, hence administrators should take the chance to construct a “do-it-right-first” approach (Berry et al., 1990).

**(b) Tangibles:** This factor demonstrates the sensible sides of services in the form of physical services, a manifestation of employees and equipment used for the delivery of services. As a consequence of this, it pays more attention to aesthetics. It was also confirmed that customers prefer tangible dimensions of service quality in the banking industry in the UAE (Jabnoun & Al Tamimi, 2003). In another study, Zineldin (2005) analysed the service quality and customer connection factors in the bank of Sweden. It was reported that a bank is capable of forming customer satisfaction via the delivery of extra tangible and intangible factors of core products. So most

of the sturdy competitive situations is a result of differentiation of quality of provided services. This construct is reflective of the willingness and readiness of employees in the provision of quick service to customers. Customers are very susceptible to employees' behaviour in the service industry, with special emphasis on the banking industry. Some studies reported that customers are quite influenced by the employees' surroundings, especially in a service organisation (Brown & Koenig, 1993). It was also confirmed that matching staff skills and customers' expectations resulted in the superior quality of service to the customers (Galloway & Ho, 1996). Service recapture and problem resolving were reported to be crucial parts of the quality of service (Dabholkar et al., 1996; Hart et al., 1990; Nelson & Chan, 2005; Swanson, 2001). Also, Tahir and Abu Bakar (2007) investigated service quality and customer satisfaction of commercial banks using service quality in Malaysia. They confirmed that responsiveness is the most crucial dimension of the quality of service. It was also discovered that accurate communication, proper service delivery and effective conflict handling all result in increased customer satisfaction vis-à-vis Malaysian bank services (Nelson, 2006).

**(c) Assurance:** This element is indicative of employees' information, politeness and their ability and skill to incorporate trust and sureness. Service quality is inextricably connected to customer gratification in a similar manner to how employees utilise both their knowledge & courtesy and the incorporation of trust and confidence. Parasuraman et al. (1988) highlighted the fact that assurance is a vital factor pertaining to quality of provided services after reliability and responsiveness regarding pleasure. It was also confirmed that banks are capable of satisfying customers via

guaranteeing dependable behaviour and reflect upon honest promises to service delivery (Nelson & Chan, 2005). Likewise, Arasli et al. (2005) believe that the assurance factors of service quality are significantly influential upon customer satisfaction, which eventually leads to positive word-of-mouth advertising.

**(d) Empathy:** This dimension represents the magnitude of care and attention being showered on the customers individually. In banking, both customer care and individual attention is crucial towards ensuring superior performance, due to the challenging environment and competition in the sector. Customers of banks regard empathy as a crucial dimension pertaining to service quality (Jabnoun & Al Tamimi, 2003). It was implied that employees' commitment to delivering quality services, skilfully handling of conflicts, and efficient delivery of services resulted in satisfying customers for long-term benefits (Nelson & Chan, 2005). Furthermore, Malhotra et al. (2005) and Tahir and Abu Bakar (2007) analysed multiple perceptions pertaining to the service quality dimensions in both developing and developed countries. They confirmed that in developing countries such as India and the Philippines, the results were systematically and significantly different. It was also determined that empathy is the least favoured dimension of service quality in the context of customers of Malaysian commercial banks. In another study, Parasuraman et al. (1991a) posited that reliability is mostly linked to service outcome, while others are linked to the service process. Leeds (1992) pointed out that service quality is mostly dependent upon the dealings doled out by bank personnel. It was also confirmed that ~40% of customers decided to switch banks due to receiving poor services, with three-quarters of customers reported

preferring tellers' courtesy. Customers of private banks in Greece, when compared to public banks, have inherently higher expectations (Kangis & Voukelatos, 1997). Also, Longo (2000) proposed that managers of the banking sector have to improve the quality of their services so that their banks will be able to compete in the open market. Moreover, Gounaris et al. (2003) analysed the quality of service in banks in Greece. They concluded that the significance of each factor of service quality upon customer satisfaction varies by quite a large margin. The technological factors of service quality are inherently more crucial compared to the human factors of service quality in the context of the Indian banking industry (Sureshchandar et al., 2003). There is also a directly positive correlation between the perceived quality and level of satisfaction (Iglesias & Yagu'e Guille'n, 2004). It was also found that the expectations of bank customers were left unfulfilled from a major gap in the empathy dimension. However, it should also be pointed out that assurance has a significant effect on customer satisfaction of bank customers (Arasli et al., 2005). In another research, Jabnoun and Khalifa (2005) suggested a way of measuring service quality and tested their method on both conventional and Islamic banks in the UAE. They confirmed that a total of four dimensions: personal skills, reliability, values, and image are crucial in the context of conventional banks, while only personal skill and values were determined to be crucial in the context of Islamic banks. Service quality is also analysed via surveys in 300 bank customers in Thailand. The study depicted that reliability; serviceability and durability are salient dimensions of service quality in the banking sector (Leelapongprasut et al., 2005). Also, Al-Hawari and Ward (2006) and Liang and Wang (2006) confirmed that the satisfaction of

customers play an inter-mediator role in the link between service quality and financial performance of banks in Australia. An empirical study was carried out in banks in the UAE's banking sector to analyse the level of services offered, and a positive link between service quality and satisfaction was confirmed.

Customers' perspective vis-à-vis banks' quality of services from five Balkan countries: Greece, Bulgaria, Albania, FYROM (Former Yugoslav Republic of Macedonia) and Serbia empirically analysed by Glaveli et al. (2006). It was confirmed that there is a significant gap between the perceptions of customers' vis-à-vis service quality in these countries. Al-Marri et al. (2007) mentioned Greek customers regard to service quality as paramount, and it was duly proposed that service quality should be guaranteed via the implementation of total quality management techniques in banks.

It is obvious that political, technological, environmental and socioeconomic factors affect service quality perceptions of the customers. Banking service quality is analysed by comparing Bulgarian and Greek banks. It was suggested that there is a discernible difference in the perception of service quality between customers from multiple countries. The findings confirmed that Greek customers possess increased levels of perception of service quality as opposed to Bulgarian customers (Petridou et al., 2007). The perception of customers towards service quality could be influenced by their demographic features, such as gender. It was duly concluded that gender affects the perception of customer services in banks (Spathis et al., 2004).

### **2.2.5 Summary**

Service quality of banks is affected by different factors including employee's behaviour which originates from their value system, hence the study tries to link human values and service quality and also attempts to evaluate the weight of behaviour outcome in the linkage of human values and service quality.

## **2.3 Review of previous research**

In this section, some previous studies around the human values and service quality and also mediating role of behaviour outcome study will be mentioned.

### **2.3.1 Human values and behaviour**

In the last few decades, in most of the psychological and social science studies, it is widely acknowledged that values play a critical and central role in understanding and predicting attitudinal and behavioural outcome and decisions (Gollan & Witte, 2014; Rohan & Meg, 2000). There is strong theoretical argument backing the values and behaviour relationship, but nobody seems to rigorously examine this direction of causality (Rokeach, 1973; Schwartz & Bilsky, 1990; Thøgersen & Ölander, 2002) mentioned personal values as a guide to ideologies and behaviour. It also has pervasive and important effect on individual's interpersonal and performance behaviours (Cirnu & Kuralt, 2013; Hemingway, 2005).

In the last two decades, different experiences focussed on personal values as a key element in forming the employee's behaviour in Eastern and Western countries (Bernat, 2012; Hemingway & MacLagan, 2004; Tuziak, 2010).

Allen et al. (2002) mentioned psychological systems of people and their reactions in organisations originated from their value-attitude-behaviour system. Hofstede (1980, 2001), Mottaz (1986), Walker et al. (1982) and Mehta (2005) confirmed the existence of value-behaviour-service quality (performance) chain that is working under the psychological system of an individual.

**Table 2.5:** Review of Previous Research: Human Values and Behaviour

Author(s)/Year	Design	Measurement for Human values	Sample	Finding/ Result
Carmen.C&Boštjan.K /2013	Descriptive/SEM by AMOS	Schwartz Value Survey (SVS)	Slovenian and Romanian	Its findings revealed that personal values play an important role in employees' perception of different aspects of sustainability.
Arthaud-Day, M. L., Rode, J. C., & Turnley, W. H. /2012	Descriptive	Schwartz Value Survey	United State	It found positive, direct effects for achievement on citizenship behaviours directed toward individuals (OCB-I), for benevolence on citizenship behaviours directed toward the group (OCB-O), and for self-direction on both OCB-I and OCB-O
Ladhari, R., Pons, F., Bressolles, G., & Zins, M./2011	Descriptive /ANOVA analysis	LOV scale	Canada and France	It confirmed that power distance and uncertainty avoidance influence perceived service quality. Personal values such as self-fulfilment, self-respect, sense of accomplishment, and security also influence perceived service quality.
Vinhal Nepomuceno, M., & Barreiros Porto, J./2010	Descriptive / SEM	Schwartz Value Survey (SVS)	Brazil	Its results indicated that values of conservation were the best predictor of the attitudes, demonstrating that attitude towards bank services is explained mostly by the motivation to maintain the social tissue.
Ying Liua, Aaron Cohenb/2010	Descriptive statistics	Portrait Values Questionnaire (PVQ) Schwartz	China	The results showed a strong role for continuance commitment as both a dependent variable (affected by values) and independent variable (affecting OCB).



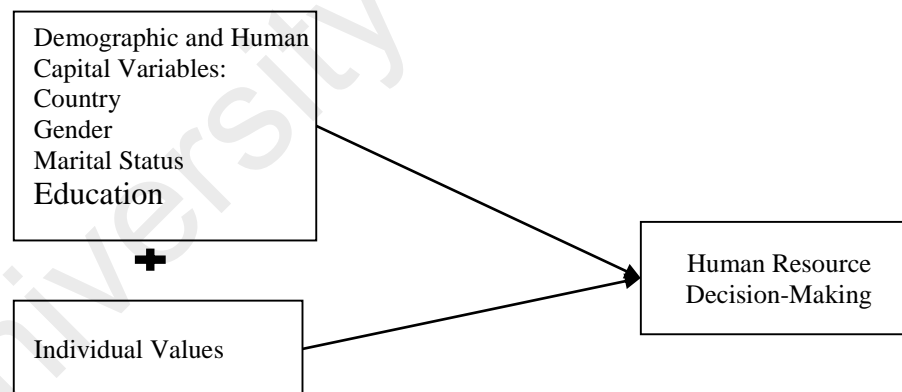
Table 2.5, continued

Author(s)/Year	Design	Measurement for Human values	Sample	Finding/ Result
Rufina M.E. D& Beatrice A.D/2010	Multi-method empirical approach	Schwartz Value Survey	Kenya	Results showed that personal values that best predict firm performance are the social power and equality.
Hsien-Wen.C & Grier Lin/2010	Descriptive / Questionnaire	Portrait Values Questionnaire (PVQ) Schwartz	Taiwan	The findings indicated that neither personal values nor leadership behaviour show significant differences between Taiwanese with Anglo (the US, Australia, New Zealand and Canada) cultural experience and Taiwanese without foreign cultural experience.
Anil.C&Subashimi.S/2009	Survey strategy	Hofstede cultural values Questionnaire	Sri Lankan	The findings indicated that the respondents' main cultural value orientations represent uncertainty avoidance, collectivism, and future orientation.
Abiodun, Abolaji.J/2009	Descriptive survey research	Eduard Sprangers value classification	Nigeria	It found that different personal values have varying implications for corporate strategy leanings; and that managers values orientations have implications for enterprise performance.
Bardi & Schwartz /2003	Survey /Correlations/	Schwartz Value Survey	Israel	It found that stimulation and tradition values relate strongly to the behaviours that express them; hedonism, power, universalism, and self-direction values relate moderately; and security, conformity, achievement, and benevolence values relate only marginally.
Shalom Schwartz/1996	Descriptive /Correlations	Schwartz Value Survey	Israel and former East and West Germany	Results showed the values conducive to positive and negative well-being among students of business administration and psychology.

### 2.3.2 Human values and service quality

In previous research, many studies have attempted to explain the relationship between human values and service quality. There is a growing body of research suggesting a relation between shared values and organisational performance (Deal & Kennedy, 1982; Enz & Schwenk, 1989; Peters & Waterman, 2004) and between societal values and organisational behaviour (England, 1967; England & Lee, 1974; Hofstede, 1976; Posner & Schmidt, 1992; Posner & Schmidt, 1984).

Research on values has provided significant insights at the individual, group, organisational and societal levels of analysis. A research by McGuire et al. (2006) mentioned the relationship between the individual values of managers and human resource decision-making. Their research finding showed a significant positive predictor of the importance of health and safety, and peace values were a significant positive predictor of the importance of employment equity.



**Figure 2.4:** Model Linking Human Resource Practice to Competitive Advantage (Kleima, 2000)

Indeed, Abiodun (2009) argued that different personal values have varying implications for corporate strategy leanings; and manager values orientations have implications for enterprise performance. They recommend that securing a balance between adopted strategy and managers' value may serve to enhance performance and reduce conflict.

Also, Adkins and Naumann (2002) found that achievement values were positively related to (self-reported) performance in sales and service positions in the transportation industry. Likewise, Dubinsky et al. (1997) found that achievement values were related to (self-reported) sales performance among electronics salespeople in the US and Japan. While these studies showed that achievement values relate to performance, neither controlled for personality—even though personality and values are related constructs (Roccas et al., 2002), and personality is known to influence performance (Barrick et al., 2001) and motivation (Judge & Ilies, 2002).

Bernat (2012), Cirnu and Kuralt (2013), Hemingway and MacLagan (2004) and Tuziak (2010) mentioned about various experiences from Eastern and Western countries during the last two decades those have emphasised on human values as a key factor in achieving the sustainable behaviour of organisations and employees. Table 2.4 mentioned some previous research about the relationships between human values and service quality.

**Table 2.6:** Review of Previous Research: Human Values and Service Quality

Author(s)/Year	Design	Measurement for Human values	Sample	Finding/ Result
Adkins & Naumann, 2002	Quantitative survey Regression analysis	Comparative Emphasis Scale (CES)	US	Achievement value was positively associated with self-rated performance.
Dubinsky, Kotabe, Lim, & Wagner, 1997	Descriptive Questionnaire multiple regression	Rokech Value Survey (RVS)	US	Salespeople's impact on job performance, organisational commitment.
Laura Parks, Russell P. Guay, 2012	Quantitative survey Hierarchical regression	Schwartz Value Survey (SVS)	US	Achievement values were related to course performance even after controlling for the relevant personality factors.
Abiodun, Abolaji Joachim, 2009	Quantitative survey correlation analysis	Eduard Sprangers value classification	Nigeria	Different personal values have implications for corporate strategy leanings.
Rufina M.E. D'Souza & Beatrice A. Dimba, 2010	A multi-method empirical approach involving both surveys and interviews	Schwartz Value Survey	Kenya	Results of these studies show that personal values that best predict firm performance are the social power and equality.
Cohen, Aaron, & Keren, Danny, 2008	Hierarchical linear modeling analyses	cultural dimensions scales	Israeli	Individual values were related to three of the behavioural outcome.

### 2.3.3 Employees' behaviour outcome variables and service quality

In the context of employees, practical and theoretical impact on both firms' performance and the quality of services have been of interest to researchers (Ferguson & Reio Jr, 2010).

It was proposed that effective human resources will lead to the identification, recruitment, and the development of valuable personnel resources that will form the basis of a competitive advantage (Bhattacharya et al., 2005).

In spite of great interest in OCBs, few empirical research has examined the essential notion that such types of behaviour may improve the efficiency of work clusters or organisations into which they exhibited” (Podsakoff & MacKenzie, 1997, p. 133). Also, Podsakoff et al. (1997) analysed an influence of OCBs upon both the quality and quantity of the employee’s performance in the North-eastern United States. They reported that helping and sportsmanship behaviour had a notable influence upon service quality and that the latter has a significant influence upon performance quality. It was also confirmed that civic virtue has no effect whatsoever upon both performance measure. The results also showed that OCBs “mark a significant contribution toward the variance in organisational efficiency, though helping behaviour inclines into more organised as compare to either civic virtue or sportsmanship” (Podsakoff & MacKenzie, 1997, p. 133).

Podsakoff and MacKenzie (1997) Included OCBs “as flexible extra-role behaviours on the share of a salesperson that has been exposed to influence his or her managers' assessments of service quality”, and pointed out that, managers value OCBs due to the fact that they regard OCBs are impactful upon organisational success. They investigated the influence of OCBs upon objective unit performance and compared them to the influence of OCBs upon managerial evaluations. They reported that OCBs is crucial to organisational success, as it significantly contributes to overall agency performance.

Works pertaining to OCBs have increased exponentially in the past few decades. Yoon (2009) investigated the influence of OCBs upon the success of enterprises resource planning system. Basing itself on the five aspects of the OCBs, the research model of this work encompasses a link concerning OCBs constructs enterprise resource planning system achievement variables of work efficiency, information quality and intention of IT innovation. The outcomes proved that enterprise resource planning system successful variables are considerably influenced with employees’ OCBs in enterprise resource

planning framework. Later, Yoon (2009) pointed out that the OCBs will be crucial elements for an effective process of enterprise resource planning systems.

Bachrach et al. (2001) investigated the possibility that feedbacks on teamwork performance might inspire team participants' reports of OCBs. Their results showed that perception pertaining to two forms of OCBs (helping behaviour and civic virtue) in working groups might, partly, be a function of the kind of the performance feedback that group participants receive. MacKenzie et al. (1991), analysed an influence of OCBs upon the salespeople performance. His findings specified that "managers' subjective assess salespersons' performance are determined through the salespersons' civic virtue and altruism and by objective productivity stages in the sample" (p. 123).

In the year 2001, Koys hypothesised the employees' OCBs, satisfaction and employees' turnover effects on customer satisfaction and profitability. His investigation showed that peoples' behaviour within organisations and the corresponding attitudes are quite linked with "organisational efficiency". He further presumed that the outcome of human resources affects the outcome of a business as opposed to the other way around. In line with this work, Chen et al. (1998) conceptualised the stages of OCBs performance by way of behavioural forecaster of worker turnover and empirically calculated the intensity of this relation. They reported that supervisor-rated OCBs help predict workers' turnover.

Podsakoff et al. (2009) deliver a "meta-analytic examination" for the links between OCBs and a variability of "individual- and organisational-level outcome". Their finding proved that OCBs are linked to the reward distribution decisions, efficiency, managerial evaluations of employee performance, real turnover, employee turnover intents, absenteeism productivity, cost reduction, unit-level turnover and customer satisfaction.

During 2001, Barksdale and Werner discover that in-role behaviours, conscientiousness and altruism were empirically different. Furthermore, these researchers confirmed that the “overall performance ratings were projected by ratings given concern in-role altruism and behaviours, yet not via ratings of the OCBs aspect of conscientiousness”. In spite of this, Yoon and Suh (2003), in order to understand the critical roles pertaining to contact workers' OCBs in customers' assessment quality of service, examined links of workers ' OCBs along with job satisfaction, faith in manager and customer's observed quality of service within travel agencies. The outcomes confirmed that OCBs is positively linked to the perception of service quality.

**Table 2.7:** Review of Previous Research: Behaviour Outcome and Service Quality

Author(s)/Year	Design	Measurement	Sample	Finding/ Result
P. M, Podsakoff & Scott B.M/2009	Descriptive statistics, Quantitative survey	Based on the Organ (1988, 1990), & MacKenzie, Podsakoff, & Fetter (1991; 1993), Podsakoff and MacKenzie (1994), & Podsakoff et al. (1990).	US	The results indicate that OCBs make important contributions to the variance in organisational effectiveness.
Bhattacharya, Gibson, & Doty, 2005	Descriptive statistics, Quantitative survey	Overall productivity; profitability ratio, and overall cost efficiency ratio	US	Results indicated while skill, Behaviour, and HR practice flexibility are significantly associated with an index of firm financial performance.
Koys, 2001	Cross-lagged regression analysis	Organisational effectiveness predicted by customer satisfaction	US	The result showed that employee attitudes and behaviours are related to organisational effectiveness.
P. M. Podsakoff, Ahearne, & MacKenzie, 1997	Quantitative survey (Salanova et al.)	Based on Organ (1988, 1990), & MacKenzie, Podsakoff, and Fetter (1991; 1993), Podsakoff & MacKenzie (1994), & Podsakoff et al. (1990).	Northeastern United States	The results indicate that helping behaviour and sportsmanship had significant effects on performance quantity and that helping behaviour had a significant impact on performance quality.
P. M. Podsakoff & MacKenzie, 1994	Quantitative surveys (Confirmatory factor analysis)	Based on Organ (1988, 1990), & MacKenzie, Podsakoff, and Fetter (1991; 1993), & Podsakoff et al. (1990)	US	The results show that OCBs make an important contribution to overall agency performance.



**Table 2.7, Continued**

Author(s)/Year	Design	Measurement for Human values	Sample	Finding/ Result
M. H. Yoon & Suh, 2003	Descriptive / Questionnaire Quantitative survey (Salanova et al.)	Work of Organ (1988, 1990), & MacKenzie, Podsakoff, & Fetter (1991; 1993), & Podsakoff et al. (1990)	Korea	The empirical results show that contact employees' job satisfaction and trust in manager are significantly related to OCB and that their active engagement in OCB has a positive relationship with the perception of service quality.
MacKenzie, Podsakoff, & Fetter ,1991	Quantitative survey Hierarchical regression	Schwartz Value Survey (SVS)	US	In an academic setting, achievement values were related to course performance even after controlling for the relevant personality factors of Conscientiousness, Emotional Stability, and Extraversion.
Sun, Aryee, and Law ,2007	Quantitative survey exploratory factor analysis	Work of Organ (1988, 1990), and MacKenzie, Podsakoff, and Fetter (1991; 1993), and Podsakoff et al. (1990)	China	The result mentioned that Service-oriented OCB partially mediated the relationships between high-performance human resource practices and both performance indicators.

#### **2.3.4 Organisational citizenship behaviour and service quality**

Rezaei Dizgah et al. (2011) researched the promotion of quality service. It is better to study OCBs periodically and improve the effective factors, which can help customers' understand of service quality in the hospitals of Guilan province, northern Iran. The provision of good quality services and understanding customers' expectations are critical in such context. Organisational citizenship behaviour is one of the factors influencing the perceived quality service by customers. The result showed a positive correlation between OCBs and its elements, such as loyalty, obedience, participation and service quality. It means enhancing the OCBs leads to improved service quality. Also, investigated OCBs and its framework for organisational responsibilities and rights will allow us to sightsee the relationship between OCBs and service quality.

The work showed that the perception of service employees vis-à-vis their treatment by the organisation (workers' rights, etc.), are positively linked to OCBs. Furthermore, it was also demonstrated that these behaviours will lead in increased effective service supply as per standards of organisation and boost customer perceptions towards service quality.

Service quality has always be the most important constructs in clarifying customers' future behavioural intents (Zeithmal et al., 1993) and also impacts on an organisation's financial outcomes (Rust et al., 1995). Reichheld and Sasser (1990) argued that delivering quality service is one of the fundamental strategies for a firm's survival. Due to the importance of service quality, many researchers worked on understanding dimensions and antecedents associated with service quality (Parasuraman et al., 1985, 1988).

Countless discussions talked about both conceptual and operational definitions of (Parasuraman et al., 1988) service quality scale, which has been widely employed in multiple service industries. As pointed out earlier, this work will focus on employee

behaviours at service counters and their links upon service quality. At a service counter, customers see employees as performers rather than workers, and their behaviours forms a significant portion of perceived service quality.

From the viewpoint of relationship marketing, the interaction between employees and customers are salient. Dwyer et al. (1987) and Morgan and Hunt (1994) recognises the importance of social contents, such as trust and commitment, proposed that one should be capable of linking their relationship and marketing concepts via interpersonal services within a marketing environment. Marshall and Smith (2000) and Paulin et al. (1999) emphasizes customer–firm relationship for long-term profitability, and argued that in service relationships, customers' evaluation of service is dependent largely on the specialized skills, techniques, and experience of customer-contact employees interacting with customers.

In a service organisation, the behaviour of employees towards customers might affect the formation of future customer relationships. This is also true in a high-contact service encounter, where customers are required to physically participate in the service delivery process as co-produces, which will make them more than likely to be exposed to voluntary employees' behaviours for both co-workers and the organisation itself. These voluntary behaviours are observable during physical and social interactions with employees, which might in turn influence customers' evaluation vis-à-vis the provided services.

There are several factors pertaining to why employees' OCBs is expected to be linked to customers' service perception. The first factor is linked to the internal marketing perspective in service business. From an internal marketing perspective, each behaviour in a service encounter could be a meaningful relationship with service excellence, especially for the customer–employee interaction dimension of service quality. The internal marketing point of view proposed that in order for an encounter and exchange

with customers to be successful, effective internal exchanges among employees and employees and the service firm must first take place. Only post-internal exchange can a successful internal exchange between the employee and customers occur (George, 1991; Kelley & Hoffman, 1997).

The second factor is based upon service quality, with emphasis on external customers' evaluation of service quality. It represents a significant element of organisational effectiveness. The majority of interest in OCBs is due to the fact that it is assumed that OCBs results in greater overall organisational effectiveness (MacKenzie et al., 1991; Organ, 1988; Podsakoff et al., 1997; Walz & Niehoff, 1996). While organisational effectiveness can be represented by multiple perspectives, recent studies seem to suggest that service quality in service organisation is a major indicator of a firm's external effectiveness (Paulin et al., 2000; Paulin et al., 1997). This is especially the case in customer-oriented management, where service quality represents the key determinant to ensure a successful firm-customer relationship, making up a significant share of external effectiveness. Researchers have pointed out that external customers have the final say on effectiveness (Paulin et al., 1999; Paulin et al., 2000).

Third, the spillover effect of employees' OCBs on service quality is expected to occur via the socialist action process. Research seem to suggest that a type of helping behaviour is more than likely to help other types of behaviours due to the personal values that were obtained via socialisation (Grusec, 1991; Kelley & Hoffman, 1997). According to Clary and Snyder (1991), altruism-oriented persons are more than willing to partake in other types of pro-social behaviours. The socialisation process is applicable to the spillover of OCBs on social interactions between customers and employees.

In the high-contact service business, a customer is a co-producer or a partial employee, due to the fact that they are responsible for the creation of a quality service. Thus, employees who demonstrate higher OCBs for their co-workers in their

organisations will be more active in fulfilling customer needs as per their best interest, which is duly reflected in customers' evaluation of service quality. Based on previous studies, three OCBs (altruism, civic virtue, and sportsmanship) were utilised to explain the hypothetical relationships between OCBs and service quality. These three categories are reflective of the fact that most employees' discretionary behaviours can affect the customer– employee interaction of quality service. Specific and behavioural reasons guarantee the links between these OCBs and customers' perception of service quality. Altruism is needed to guarantee the quality of customer services (George & Bettenhawn, 1990; Gronroos, 1985). The quality of service is improved to the level that employees see one another as customers, and are more than willing to help one another so that an external customer is better served (Albrecht & Zemke, 1985; Podsakoff et al., 1997).

For example, in the event an employee helps another that is engaged with another task, the customers will receive high-quality service from the organisation. Second, Podsakoff et al. (1997) stated that when a more experienced employee assists a lesser skilled or new employee to solve their problems, it will also improve the quality of customer service. An experienced employee at a travel agency helps their new counterpart conduct a complex transaction, then this new personnel will be better able to serve the customers. New employees who is trained by their more experienced counterpart will improve their skill and increase their service performance, which will enable them to serve customers better.

Third, altruism has been shown to create a positive, group-cohesive climate among employees, which will be reflected in their interactions customers (Schneider & Bowen, 1985). Civic virtue is defined as employees' behaviours pertaining to them being concerned about the company's well-being (e.g., attending optional meetings or functions that are beneficial to the organisation (Organ, 1988). Despite the fact that this behaviour is neglected in empirical research on OCBs (George & Brief, 1992; Morrison, 1996; Van

Dyne et al., 1994), it remains one of the most important behaviours vis-à-vis service organisations. Specifically, it can influence the quality of service in several indirect approaches. First, civic virtue involves making constructive suggestions about service improvement and organisational effectiveness. Contact employees are regarded as boundary spanners that interact with customers on a regular basis.

Thus, the suggestions made by these employees can be used as a basis for the development of new services, controlling services, and improving service quality. Second, another form of civic virtue is voluntary participation in meetings, help coordinate activities among employees, and create a “team” spirit. One way to look at it is that service quality is an outcome of how employees and customers perform in the delivery of service. Thus, civic virtue, in the form of attending and actively participating in meetings, will provide the opportunities for employees to obtain multiple experiences of the other employees in the context of service encounters, identify their own problems in providing service, to learn “how” for improved customer service, and share fellowship. Sportsmanship will also be able to guarantee service quality, as an employee with this attribute will possess a positive attitude and eschew unnecessary complaining.

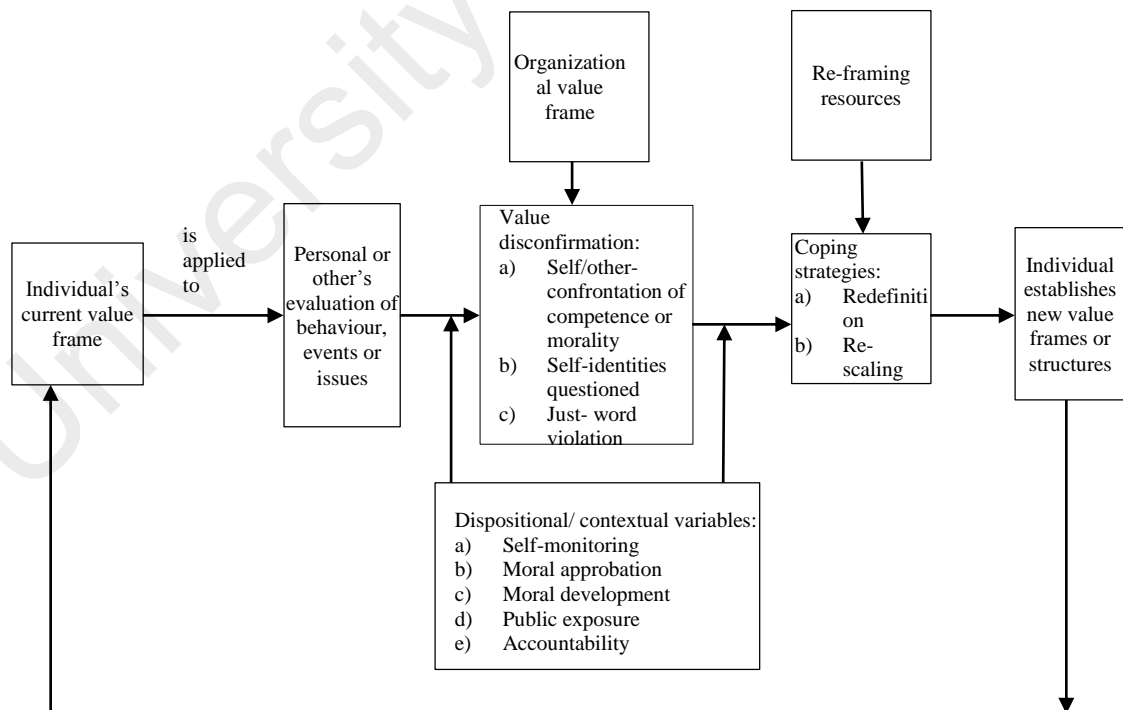
Also, Morrison (1996) pointed out that customers are more than likely to experience enhanced quality of service when the aforementioned behaviour is obvious. Sportsmanship behaviour results in positive climate amongst employees, which will be more than likely channeled into their interactions with customers (Schneider & Bowen, 1992).

In other words, in the event the employees are “good sport” or cooperative, it will be reflected when they are delivering a service. An employee who often complains about the organisation cannot be expected to demonstrate customer-friendly behaviours. Second, a positive work climate among employees will indirectly influence the quality of service via the creation of an overall environment that the customers will find to be more

pleasing. A lack of sportsmanship is more than likely harm group cohesiveness and leave the organisational atmosphere less attractive to co-workers (Podsakoff & MacKenzie, 1997). The negative work environment will also be reflected during the delivery of services.

### 2.3.5 Employees' behaviour outcome variables as mediating variable

Certain previous studies intended to demonstrate the mediating role of employees' behaviour outcome variables in the similar contents. For example, George et al. (2004) argued that casual direction for values and behaviour is reciprocal, where time values influence behaviour and vice versa. According to their findings (Figure 2.5), personal behaviour, the behaviour of important others, firm policies or outcomes occasionally will conflict with what we hold as 'good'. It is recognised that people and context remain uniform, but it is also known that there are conditions where our personal values and their corresponding meanings are revisable.



**Figure 2.5:** The Value Dynamics Model (George et al., 2004)

A total of forty of the value items described in the survey showed similar meanings in 65 countries (Schwartz, 1992, 1994). They are therefore used to index a total of 10 values.

Indices are determined by averaging the importance of ratings on the value items that are representative of each value listed in Table 2.5. Studies involving samples from multiple countries confirmed that they are of adequate internal reliability (Schmitt et al., 1993), temporal stability, and external validity reviewed by Schwartz and Bardi (2001) and that these scores are not affected by social desirability (Schwartz et al., 1997).

As pointed out by (Bandura, 1986), “Human behaviour is partly governed by value preferences. Lives follow less predictable courses when personal standards have been inadequately developed, and there is much confusion about what is valued” (p. 35).



**Table 2.8:** Examples of Behaviour Items Expressive of Each Value

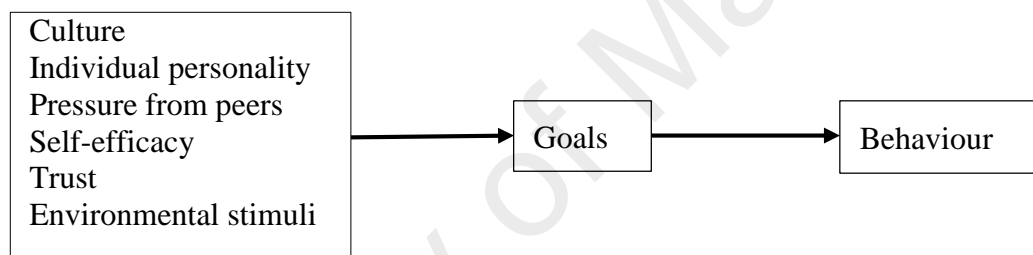
<b>Values</b>	<b>Behaviour Items</b>
Power	Pressure others to go along with my preferences and opinions Chose friends and relationships based on how much money they have
Achievement	Study late into the night before exam if I studied well in the semester Take on many commitments
Hedonism	Take it easy and relax Consume food and drink even when I'm not hungry or thirsty
Stimulation	Watch thrillers Do unconventional things
Self-direction	Examine the ideas behind rules and regulations before obeying them Come up with novel set-up for my living space
Universalism	Use environmentally friendly product Make sure everyone I know receive equal treatment
Benevolence	Agree easily to lend things to neighbours Keep promises I have made
Tradition	Observe traditional customs on holidays Show modesty with regard to my achievements and talents
Conformity	Obey my parents Avoid confrontations with people I don't like
Security	Refrain from opening my door to strangers Buy product that were made in my country

Source: Bardi and Schwartz (2003)

Bell and Menguc (2002) suggested a classical model for customer-contact service employee management which analyses OCBs in the form of critical linkages between dimension of the employee-organisation relations and customers' perceptions for quality service. They reported that the strong link between service quality and OCBs is significant, with the aspects of the organisation-employee relations on service quality and OCBs. They exemplify "a compassionate working environment is pivotal for inspiring workers' reciprocity of in-role customer-oriented behaviour, and also, for socializing workers in the firm's objectives and values" (p.140).

Dinda et al. (2005) researched the influence of employees' ability and motivation to quality health services in Jakarta hospital. Their study determined and analysed: (1) the influence of factors of employees' ability to quality health services; (2) the influence of employees' motivation factors to quality health services. They also pointed out that employees' ability and motivation positively and significantly influence the quality of health services.

Also, Fontaine and Richardson (2003) argued that cultural theories neglected to include context, which culminates in over-simplistic theories. The relationship between culture and behaviour is detailed in Figure 2.6.



**Figure 2.6:** Some of the Factors that Contribute to Behaviour  
(Fontaine and Richardson, 2003)

## 2.4 Theoretical framework of the study

This section will elaborate on a number of theories that are mainly utilised in the current research, namely managerial tools and theories for human value theory (Schwartz, 1999); expectancy theory (Vroom, 1964) and social exchange theory for human values (Blau, 1986). These theories will be used to ground the findings upon and develop a theoretical framework for this study.

### 2.4.1 Schwartz value theory

Schwartz (1992) assumed that common human values refer to intellectual symbols of social interface wants, biological desires and group of well-being want by focusing on the motivational purpose. Schwartz classified 10 types of human values such as: power,

hedonism, achievement, stimulation, universalism, self-direction, tradition, benevolence, security and conformity. These are the subdomain of two higher dimensional structure of values, which was comprised of four higher order aspects in opponent to each other within the motivational construct.

First dimension, named openness to change conservation, tells about the conflict between being motivated "to follow their own intellectual and emotional interests in unpredictable and uncertain directions" and "to reserve the situation quo and the certainty it offers in relationships with close others, institutions, and traditions" (Schwartz, 1992, p. 43). The second aspect, named self-enhancement-self-transcendence, discusses the conflict between concern for the consequences of own and others' actions for the self and concern for the imports of own and others' movements in the social setting. All aforementioned basic human values are actually guides for the evaluation of employee's behaviour outcomes.

This research uses Schwartz value theory to provide a rich assessment about employee's values system. As Schwartz value theory describes the impotency level of employee's values which guide their behaviour in the workplace, it was used to understand the effect of employee's values on their behaviour and accordingly service quality of banks.

#### **2.4.2 Expectancy theory**

The expectancy theory will be used as a basis to link human values, employees' motivation, employees' abilities, and service quality. The theory was first proposed by Vroom (1964). It is based on the meaning of motivation, also analyses motivation via perspectives to the fact that why individuals select an action or carry out a behaviour (Lee, 2007). Elements of this theory include expectancy, valence, plus instrumentality. While Valence is well-defined as an "impressing orientations to a specific outcome" as well as "a result is positive valence if the individual prefers achieving it not achieving it" and

“if outcome show a zero valence the individual is insensible to reaching or not reaching it, and it is negative valence if an individual prefers not getting it to getting it” (Vroom, 1964, p. 15). Furthermore, expectancy may be explained as “an individual’s assessment probability that is effort will head to effective performance and improve service quality. This approximation is equally rely on the confidence an individual has in their own abilities and values priorities to accept and impact on outcome.” (Lee, 2007, p. 790). Finally, instrumentality can be define as “the individual’s perception of the possibility that his/her performance will head to a particular outcome”.

This study uses the Expectancy Theory to understand how individuals make decisions pertaining to multiple behavioural alternatives, such as values, needs, and goals. The Expectancy Theory can be considered in the relationship between service quality, employee's behaviour outcome and employee's human values drawn from the study.

#### **2.4.3 Social exchange theory**

The theory still is one of the key theories in social psychology from the time of Homans (1958), Blau (1964) and March and Simon (1958) currently, scholars utilise Social Exchange Theory in order “to investigate the employment relationship as demonstrated by study on psychological bonds and perceived organisational backing and its outcomes on employees’ behaviours and attitudes” (Coyle-Shapiro et al., 2005, p. 5). There are quite a few researchers on organisational citizenship behaviour that assumes a social-exchange-based vision of citizenship working performance (Zellars et al., 2003).

Though, this theory is focused the motivational features of employee-organisation connections, which provides an insight into indications of the right between the anticipated inducements and assistance delivered in an “employee-employer exchange” (Takeuchi, 2003). The Social exchange theorists such as Gouldner (1960) assess for any connections between employers and employees as per observations of reciprocity at

individual's level of analysis. This theory by Blau (1986) outline the motivation at the back of behaviours and attitudes that are exchanged or replaced between employees.

Thus, individual regard their relationship with their managers in a manner similar to how they view their relationship with other employees (Whitener, 2001). "Social exchange refers to volunteer actions of persons who are motivated by means of the returns they expected to get usually from others" (Blau, 1986, p. 91). The Blau showed two basic types of exchanged relations (social and economic exchange) between people or social ethics in his quest of refining the theory. The link between a form and employees can rely on "social and economic exchange", on "social exchange", or any mixture thereof. For instance, Organ and Konovsky (1989) showed that the social exchange relation is a precondition for organisational behaviour citizenships, and this link will result in increased OCBs. Human values are expected to create "social exchange relations" through workers, and these individuals will be more than to be expected to demonstrate OCBs (Sun et al., 2007).

The social exchange theory was used in the study to provide a view on the relationship between employee's behaviour and service quality which is evaluated by bank customers.

## **2.5 Research framework**

This study was conducted to examine the mediation effects of behaviour outcome variables in the relationship between human values and service quality of two Malaysian commercial banks. We used both of customer and employee as a source of data in the same research framework to prevent from the common variance method problems.

Schneider et al. (1998) relied on customer perception of quality of provided services as a signal for an employee to improving service quality. Also, Heskett and Sasser Jr (2010) and Salanova et al. (2005) mentioned the customer and employee cycle

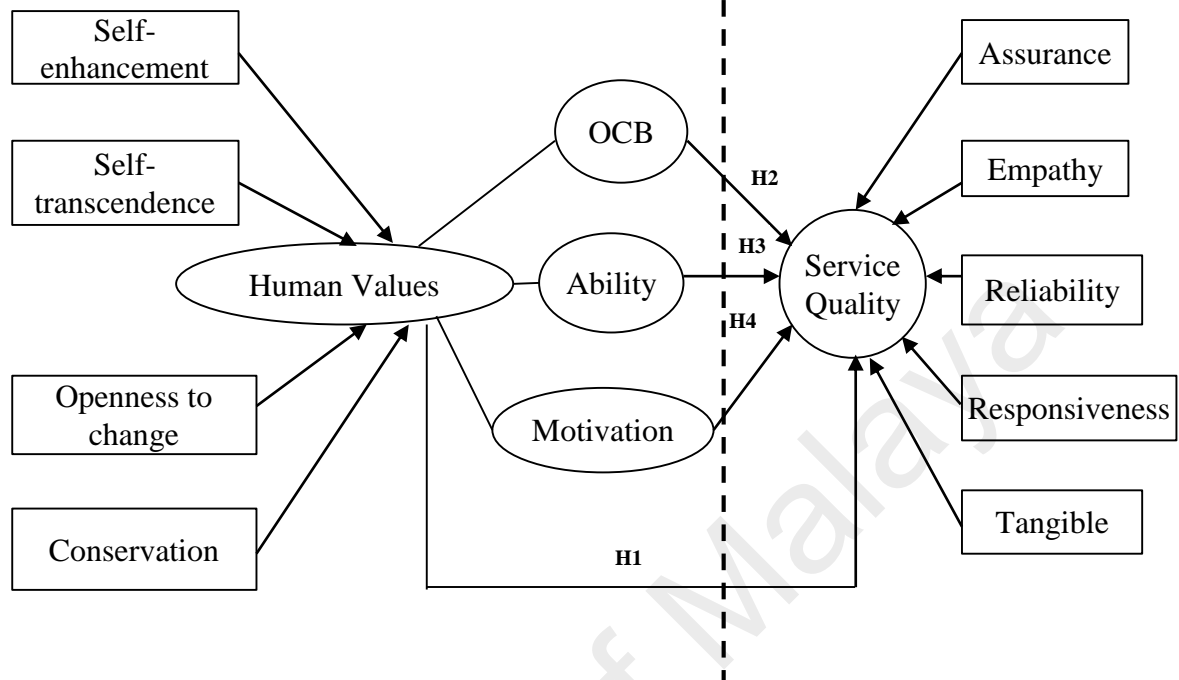
of success that discussed as a mirror relationship and bring the long-term benefit for both of customer and employee and consequently for the organisation.

A research framework for this study emerges from reviewing the available literature on human values and employees' behaviour outcome variables which can bring greater competitive quality service and finally profitability to the banks worried. Figure 3.1 illustrates the research model used in this study. It is proposed that human values have both direct and indirect influence on service quality.

The contribution of this thesis to the body of knowledge comes in two ways. First, we investigate the indirect influence of human values on service quality via employees' behaviour outcome variables, such as OCBs, motivation, and ability. Second, to date, no study has assessed the relationship between human values and service quality of two commercial banks in Malaysia. With respect to the developed conceptual model, it is possible to forward the main and secondary hypotheses about human values. These hypotheses are formulated in the next part.

## Reporting by Employees

## Reporting by Customer



**Figure 3.1:** Research Framework

### 2.6 Research hypotheses

Employee's value system through their behaviour outcomes influences bank service quality. Four higher dimensions (self-enhancement, self-transcendence, openness to change and conservation) of human values mentioned by Schwartz (Schwartz value theory, 1992) are related to bank employee's decisions and behaviour in daily activities. Employee's value system is interrupted when they try to manage challenges in workplace through behaviour outcomes.

Paying attention to the relevance of human values and service quality in the commercial banks in Malaysia gives rise the following hypotheses:

H1: There is a positive relationship between human values and service quality of the commercial banks in Malaysia.

H1-a: Self-enhancement is positively related to the service quality.

H1-b: Openness to change is positively related to service quality.

H1-c: Self-transcendence is positively related to service quality.

H1-d: Conservation is positively related to service quality.

Behaviour outcomes of bank employees mediate the relation between human values and quality of services provided in banking sector. According to Expectancy theory (Vroom, 1964) and social exchange theory (Blau, 1964) it is expected that bank service quality gets improved when personnel values strengthen and support their behaviour.

So the study assumes that "behaviour outcome mediates the relation between human values and service quality". Since behaviour outcome includes OCB, motivation and ability and in order to provide a better understanding the role of all three dimensions of behaviour outcomes, the following hypothesis mediating effect of each dimension will be examined.

H2: There is a positive relationship between human values, OCBs and service quality of the commercial banks in Malaysia.

H2-a: OCBs is positively related to service quality.

H2-b: OCBs is positively related to self-enhancement.

H2-c: OCBs is positively related to openness to change.

H2-d: OCBs is positively related to self-transcendence.

H2-e: OCBs is positively related to conservation.

H3: There is a positive relationship between human values, ability and service quality of the commercial banks in Malaysia.



H3-a: Employees' ability is positively related to service quality.

H3-b: Employees' ability is positively related to self-enhancement.

H3-c: Employees' ability is positively related to openness to change.

H3-d: Employees' ability is positively related to self-transcendence.

H3-e: Employees' ability is positively related to conservation.

H4: There is a positive relationship between human values, motivation and service quality of the commercial banks in Malaysia.

H4-a: Employees' motivation is positively connected to service quality.

H4-b: Employees' motivation is positively connected to self-enhancement.

H4-c: Employees' motivation is positively connected to openness to change.

H4-d: Employees' motivation is positively connected to self-transcendence.

H4-e: Employees' motivation is positively connected to conservation.

## **2.7 Summary and conclusion**

The primary purpose of this study is to explore the mediation role of OCBs and employees' abilities and motivation in the relationship between human values and service quality. Specifically, substantial evidence based on previous empirical work supports the relationship between human values and service quality, and a smaller amount of evidence based on more recent studies has begun to point to a link between human values and employees' behavioural outcome variables.

Therefore, an examination of the role of human values use in determining service quality represented an important need in literature, forming a key contribution of the current study. For studies assessing human values and additional empirical work assessing the employees' behaviour outcome variables, the study developed and will test a model based on the expectancy and social exchange theory where employees' behaviour outcome variables mediate the relationship between human values and service quality.

Several strengths of this research enhanced the contribution of the study to both literature and practice. First, human values and employees' behaviour outcome variables and service quality are included in a single model. These components of the study extend literature in two ways: 1) The examination of the relationship between human values and employees' behaviour outcome variables outcome; 2) The test of the relationship between employees' behaviour outcome variables outcome and service quality.

Second, by examining the relationships between human values and service quality, the study informed the field's understanding of the causal chain by which human values are more likely to have an impact. Then, this research will attempt to fill in the gaps between human values and employees' behaviour outcome variables and service quality.

## **CHAPTER 3: METHODOLOGY**

### **3.1 Introduction**

The chapter will discuss the research methodology used in this work to attain objectives. A quantitative research method and survey strategy was used in this work. A total of 80 percent studies pertaining to values within an organisational framework are constructed upon (questionnaire) surveys (Bryman, 2012; Ganesh, 1990).

This study intends to investigate mediation influence of behavioural outcome variables in the link between human values and service quality in commercial banks of Malaysia.

There are methodological aspects of the research that will be elaborated upon in this chapter, where (a) motivation of the study; (b) sample and population; (c) explanation of the variable, (d) the procedures that used to gather data and the justification and the rational for the selection of the participants; (e) data collection; (f) the data analysis procedures used to response the research questions; and (j) the methodology utilised to validate the data will be explained. The variables of the study include human values, behaviour outcome, and service quality.

### **3.2 Research design**

This research is descriptive study from a deductive approach that emphasize on measurement and analysis through quantitative method.

Qualitative study emphases on the experiences of persons as well as emphasising exceptionality of the individual. Scholars use the qualitative method to discover the behaviour, viewpoints, skills and feelings of persons and highlight the considerate of these features. In demand to attain the anthropology view, the researcher became involved in the study.

Also the research as a cross-sectional and survey type research try to take a snapshot at a particular time by survey strategy. The justification for using a quantitative and cross-sectional methodology in this study was to discover the judgement of employees on values priority system and also customer evaluation of service quality in banks.

### **3.4 Measurement and instrument**

In this study we used two questionnaires. The first is for bank employees that assess their personal values and also their behaviour in the workplace. The second is for bank customers to assess customer perceptions of provided service quality by two Malaysian commercial banks. A copy of both questionnaires refrains in Appendixes B and C.

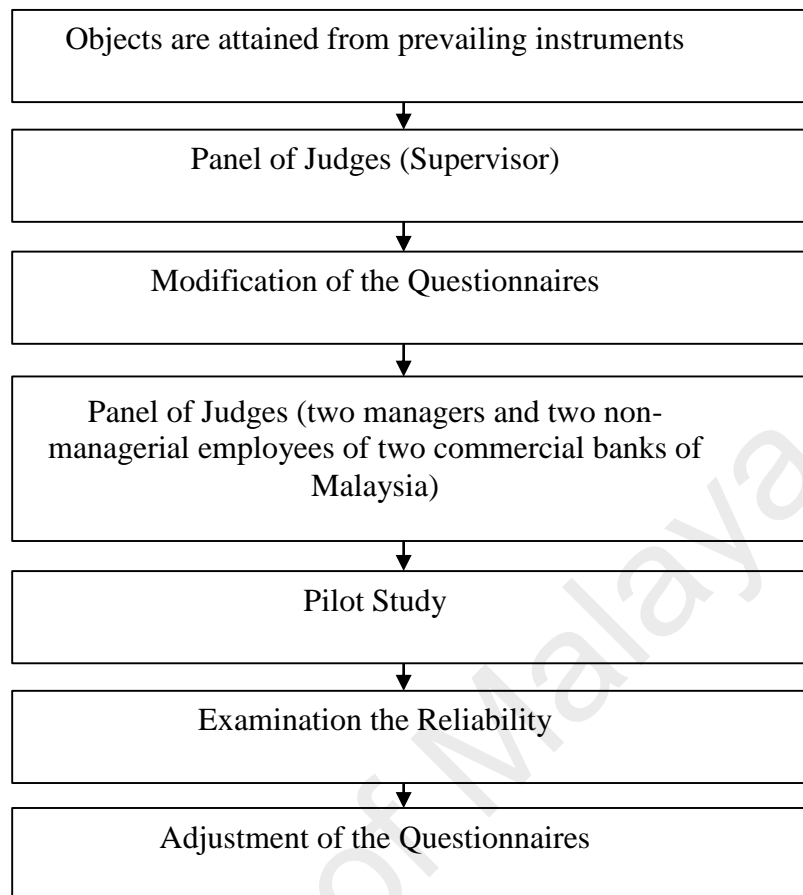
To guarantee the validity of the content in the questionnaire, the entire collection of items were gathered from existing instruments. The questionnaire pertaining to each branch of the bank is divided into three segments: (1) human values (40 items adapted from (Schwartz, 1992); (2) employees' motivation and abilities (11 items used from (Park et al., 2003); (3) OCBs (11 items taken from (Podsakoff & MacKenzie, 1994) and service quality 18 items used from (Chen, 2009). The questionnaires for employees and also customer showed in appendixes "C" and "D".

Human values were calculated by a response scale, ranging from 1 (very much like me) to 6 (not like me at all). Human behaviour outcome and service quality were measured by using the five-point Likert scale, starting from strongly disagree (1) to strongly agree (5) and six-point scale were measured human values, ranging from very much like me (6) to not like me at all (1). The measurement items are shown in the Table 3.1.

**Table 3.1: Measurement Items**

Section	Constructs	Factors measured	No. of Items
A	Demography & Background	Gender, Age, Job Experience By Year, Race, Experience By Year In Recent Job And Educational Qualification.	6
B	Portrait Values Questionnaire (PVQ) (Schwartz, 2005; Schwartz, Melech, Lehmann, Burgess & Harris, 2001)	1.Self-enhancement (Power, Achievement) (7) 2.Openness to change (Stimulation, Hedonism ,Self-direction)(10) 3.Self-transcendence (10) (Universalism, Benevolence) 4.Conservation (13) (Tradition, Conformity, Security)	40
C	Behaviour outcome (Podsakoff & MacKenzie, 1994; Park et al., 2003)	1.OCBs (11) 2.Ability (5) 3.Motivation (6)	22
D	Service Quality (Chen, 2009)	1.Tangibility (4) 2.Reliability (5) 3.Responsiveness (4) 4.Assurance (4) 5.Empathy (5)	21
Total			89

The final questionnaire were constructed through the following steps in Figure 3.1.



**Figure 3.1:** Process Flow of Preparation of Questionnaire

### 3.5 Independent variables

Based on the universal requirements of human existence, the (Schwartz, 1992) value theory defines 10 broad values based upon their respective motivations. These values are assumed to cover the entire range of motivationally distinct values that are common across all cultures. Table 3.2 lists the definitions of each broad value, and in parentheses, the specific value items it represents. One of the major aspects of the Schwartz value theory is its postulated structural relationship between the values. The pursuit of each value has psychological, practical, and social consequences that might come into conflict or be congruent with the pursuit of other values.

**Table 3.2:** Definitions of Types of Values

Power: prestige and social status , dominance or control over resources and people (wealth)social power, authority)
Achievement: individual success by demonstrating capability according to social values (influential , ambitions,, successful, capable)
Hedonism: sensuous and Pleasure gratification for oneself (enjoying life ,pleasure)
Stimulation: novelty ,excitement, , and challenge in life (daring, avaried life, an exciting life)
Self-direction: Independent thought and action-choosing, crating, exporing (independent ,creativity, curious ,freedom, choosing own goals)
Universalism:, Appreciation, tolerance and protection , undrestanding, of the wellbeing of all individuals and of nature (broadminded, wisdom, equality, aworld of peace, social justice, a world of beauty, nature with unity, protecting the environment)
Benevolence: Preservation and improvement of the welfare of individuals with whom one is in frequent personal interaction (forgiving ,helpful, honest, , loyal, responsible)
Tradition: Commitment , respect and acceptance of a ideas and customes that religion or traditional culture provide the self (accepting my portion in life, humble, devout, moderate ,respect for tradition)
Conformity: Restriction of actions, impulses likely to upst or harm others inclinations, and or norms or violate social expectations (obedient, politeness, self-discipline, honoring elders and parents)
Security: Harmony and stability of society, Safety, of self, and of relationships (national security , family security, clean, social order, reciprocation of favors)

Source: Bardi and Schwartz (2003)

In pinpointing the ten basic values, the theory elucidates the structural dynamics. One basis that forms the value structure is that actions pursuing any values will influence the advent of conflicts with other values, while it can be consistent with others.

The circular structure of values is representative of the relations between conflict and consistency between values. Tradition and conformity are collated within a single wedge due to the fact that they are both pursuing similar motivational goals. Conformity is limited to the centre, while tradition gravitates towards the periphery. This implies that traditional values are in open conflict with other opposing values. Expectations tied to traditional values remains quite abstract and absolute compared to interaction-based expectations of conformity values.

Therefore, there is demand for a stronger, unequivocal rejection of opposing values. Seeing values are being organised alongside two bipolar dimensions will allow us to summarise the opposites associated with competing values. As shown by this relationship, a dimension contrasts '*openness to change*' and '*conservation*' values. This dimension will be able to portray conflicting values that focuses upon independence of thought, action, and feelings and readiness for change (self-direction, stimulation) and values that emphasise order, self-restriction, preservation of the past, and resistance to change (security, conformity, tradition). The second dimension contrasts '*self-enhancement*' and '*self-transcendence*' values. It captures the conflicting values that focus upon welfare and others' interests (universalism, benevolence) and values that focus upon pursuing one's interests, successes, and dominance over others (power, achievement). Hedonism is made up of openness to change and self enhancement (Schwartz, 2012).

### **3.6 Mediator variables**

The focus of this work is on mediator variables in the relationships between human values and service quality. Therefore, these variables are elaborated in a separate section in the following sub-sections.

#### **3.6.1 Organisational citizenship behaviours (OCBs)**

Organ (1988) well-defined OCBs as "individual behaviour that is discretionary, not directly or explicitly recognised by the formal reward system, and that in the aggregate promotes the effective functioning of the organisation" (p. 4). There are total five different features making up the conception of organisational citizenship behaviours (Bell & Menguc, 2002; Organ, 1988). There was initially a total of 11 items that were developed by Podsakoff et al. (1990), and OCBs' scale was then utilised in order to find three behaviours: sportsmanship, altruism, and civic virtue.



### **3.6.2 Employee's ability**

“Broad range of practices intended to enhance employees' knowledge, skills, and abilities and thereafter provide a mechanism through which employees can use those attributes in performing their roles” (Huselid, 1995, p. 654). In the same work, a total of five items were assessed about the quality of bank employees' ability (e.g., “Banking operation management ability”), job linked skill and ability of workers in exchange knowledge.

### **3.6.3 Employee's motivation**

Motivation can be defined as a desire or need of an individual that instigates efforts. The Managers are capable of motivating employees via managerial diagnoses of workers' efforts, expectations and abilities, (Mathis & Jackson, 2007). In this research, six components were used to measure work effort and motivation of the firm's workers, and the extent to which employees act in a manner that assist and positively support to a bank's whole service quality.

### **3.7 Dependent variable**

In this study provided service quality consider as a dependent variable, which is evaluating by bank customer.

Locke and Latham (1990) and Guest (1997) consider three kinds of performance data obtainable in areas of; (1) outcome of goods and services (qualitative or quantitative); (2) measures of time and (3) fiscal performance. In Guest's model, service quality is a section of organisation performance. Service quality, that is first type of performance, refers to service environment, product, interaction quality, outcome quality, physical environment quality, customers' perceptions of service quality and technical and functional quality (Karatepe et al., 2005). In this current research, the study analyse bank customers' insights of service quality. Furthermore, Parasuraman et al. (1985) and Chen (2009) came up with an 18-item scale to measure customers' insight or perceptions pertaining to get prompt service and respond to the requests, building confidence, sense

safe, courtesy of the employee and the ability of worker to communicate, similar areas are discussed in the current research. Five item measured reliability, four items for responsiveness, four items for assurance, and five item measured empathy.

### **3.8 Survey translation procedure**

In this research based on the results from pilot test that involves 30 employees and also 30 customer of two commercial banks in Kuala Lumpur, Malaysia, the questionnaire were prepared as the original scale in English.

English is the second language after Malay in Malaysia (Thirusanku & Yunus, 2012), and also used in bilingual education structure similar to many other Asian countries (Gill, 2002; Gill & Kirkpatrick, 2013). It also used in some official performs and also media, schools, universities or even in politics. So it supposed that people who grew and educated in this situation, as tested by pilot study didn't have any problem or misunderstanding of the questions.

Some variables of study such as human values are sensitive and soft areas of social sciences do not have reliable questionnaires in Malay. Hence using the reliable and original version of questionnaire is more acceptable and customary when respondents were willing to participate and answer.

The sensitivity and the importance of accurate and reliable translation of any survey mentioned by Harzing and Maznevski (2002) and sometimes considered as an unachievable purpose. So for the human values survey with validity complexity in original version as mentioned by (Schwartz, 2011) is preferred to consider the problems raised from validity and reliability of factors after translation.

For sureness of construct validity and scales the pilot test should be done, as following section will describe the procedure.

### 3.9 Pilot test

An objective of this pilot test is to testify the research methodology and collect evidence of instrument validity and reliability (Ary et al., 2013). It was carried out with 30 employees and 30 customers from two commercial banks. The reliability of the queries on the pilot test instrument was determined by using the Cronbach alpha (Table 3.3).

In fact, this research used PVQ variant with all, portraying the reliability of the indices as being low, but it is possible to combine adjacent types of values and create more reliable indices of broader value orientations, for example, taking conservation as an average of the conformity, security, and traditional items, stimulation, and hedonism, openness to change as an average of the self-direction, self-enhancement as an average of achievement and power, and self-transcendence as an average of universalism and benevolence. Schwartz (2003) points out one other possible way to create broader value orientations, in which stimulation, self-direction, hedonism, power and achievement, are all represent individual interests, whereas benevolence, tradition and conformity all represent combined interests. Security and universalism are consider as transitional items, representing interests that is made up of both individual and collective components (Řeháková, 2006).

**Table 3.3: The Result of Reliability**

<b>Variables</b>	<b>adapted or adopted From</b>	<b><math>\alpha</math> Original Instrument</b>	<b><math>\alpha</math> Pilot Test</b>
1. self-enhancement	Schwartz, 1992	.89	.63
2. openness to change	Schwartz, 1992	.82	.71
3. self-transcendence	Schwartz, 1992	.70	.83
4. conservation	Schwartz, 1992	.79	.84
5. ability	Park et al., 2003	.91	.91
6. motivation	Park et al., 2003	.86	.88
7. OCBs	Podsakoff & MacKenzie, 1994	.89	.85
8. service quality	Parasuraman et al., 1985	.87	.81

Cronbach's Alpha values  $\geq 0.60$  are acceptable (Hair et al., 2006)

### 3.10 Reliability and validity

“The reliability of a measuring instrument is defined as its ability to consistently measure the phenomenon it is designed to measure. Reliability, therefore, refers to test consistency” (Ho, 2006).

Reliability can be directly assessed from the test data, with no external data being required to achieve this. The level that a measure or an instrument will result in similar scores when administered in different locations, times, or populations is called the reliability coefficient. Cronbach's Alpha coefficient is one of the usual estimates of internal consistency. Mathematically, it's equal to an average of overall possible split-half estimation. While in social science, the extensively-accepted cut-off is where alpha should be 0.60 or higher (Hair et al., 2006).

Previously, validity was well defined as an extent to which particular instrument measured and what it claimed to be measure. Most recent work, as per validity, is not upon the instrument itself, but on analysing the scores taken from the instrument (Ary et al., 2002). This is crucial towards conducting an effective research, as a useless piece of research will not be of good to anyone (Cohen et al., 2013). Validity needs to determine whether or not the 10 variables of human values (power, achievement, Hedonism, self-

direction stimulation, universalism, tradition, conformity, benevolence and security), three variable of workers' behaviour outcome variables (organisational citizenship behaviours, motivation and abilities), along with one variable of service quality are accurate and stable and if they really measure what they were intended to measure. It is for this reason that two validities were accounted for in this work: content and then construct validity.

### **3.10.1 Content validity**

The variable Content validity referred as the validity of a content within the research instrument, i.e., the content should be used, intended and interpreted in harmony with the reasons set for the research. Hence, the nature of the content in research instrument in this work has directly contributed to validity of content within the research instrument. Furthermore, content validity can be commonly assessed at two stages; the experts' judges earlier to embarking on the gathering of data by using the instrument; secondly, testing a validity of the content at the pilot test. The present research has sought the validity of the research instrument via both practices.

### **3.10.2 Construct validity**

Construct validity define as a degree at which a test measures an intended hypothetical construct (Byrne, 2010). Campbell et al. (1959) explained two kinds of construct validity: (a) convergent validity and (b) discriminant validity.

#### **3.10.2.1 Convergent validity**

“Convergent validity, the extent to which different assessment methods concur in their measurement of the same trait” (Byrne, 2010, p.3). This convergent validity of the measurement model is verified by investigating the:

**(a) Factor Loadings:** The degree of factor loadings were determined to assure the convergent validity of the measures (Hair et al., 2006). High loadings (at least .50) on a factor specify items converge on some common points.

**(b) Composite reliability:** Raykov (1998) has presented that the Cronbach's Alpha might “over- or under-estimate scale reliability”. The Composite Reliability pertaining to each construct can be determined through following formulae:

$$\text{Composite Reliability} = \frac{(\sum \text{standardized loadings})^2}{(\sum \text{standardized loadings})^2 + (\sum \text{indicator measurement error})} \quad (3.1)$$

Estimate of 0.6 or higher suggests good reliability (Hair et al., 2006).

**(c) Average Variance Extracted (AVE):** Measures the variance of the measuring variables of the latent variables (Babin et al., 2008; Fornell & Larcker, 1981).

AVE is measured by using the following formula:

$$\text{AVE} = \frac{\sum [\lambda_i^2] \text{Var}(X)}{\sum [\lambda_i^2] \text{Var}(X) + \sum [\text{Var}(\varepsilon_i)]} \quad (3.2)$$

where  $\lambda_i$  denotes the loading of  $x_i$  upon  $X$ ,  $\text{Var}$  is s variance,  $\varepsilon_i$  indicates the measure error of  $x$ , and  $\sum$  symbolises a sum (Fornell & Larcker, 1981) A great AVE Value (more than 0.5) indicates that the latent variables got high convergent validity (Fornell & Larcker, 1981).

### 3.10.2.2 Discriminant validity

Denotes that the different constructs should not be so very much highly correlated. “Discriminant validity, the extent to which independent assessment methods diverge in

their measurement of different traits” (Byrne, 2010). In the measurement models, two procedures were used to reflect discriminant validity.

**(a) Correlational Method:** The measurement model, constructs that highly correlated to other constructs will need to be rejected. This research used  $r = .90$  as a rule of thumb and the cut-off score for this assessment of the highly correlated constructs (Byrne, 2010).

**(b) Average variance extracted (AVE) Method:** Fornell and Larcker (1981) suggested the usage of AVE to measure discriminant validity. In it, AVE for a construct should exceed the shared square standardised correlation between the construct and all other construct within the model (Fornell & Larcker, 1981; Hair et al., 2006).

### 3.11 Population of study

Not only the rationale behind the selection of the target population is theory-driven, but it is also based on consulted research literature. Based on these considerations, two commercial banks in Kuala Lumpur, Malaysia, were selected as the targets population for this study, due to the fact that a major focus of this work has been the relationship between human values and service quality of commercial banks in Malaysia. Bank B1 has 65 branches, while bank B2 has 52 branches in Kuala Lumpur, which collectively provided a population of 117 bank branches in Kuala Lumpur, Malaysia. All branches of these banks in Kuala Lumpur were selected as population of this work.

### 3.12 Sampling and sample size

It is required to organise the sampling in two phases. The population of study is included of a number of first-stage or primary sampling units (PSU) being all of two commercial banks branches in the Kuala Lumpur, Malaysia, invented of a number of second-stage or Secondary Sampling Units (SSU) for costumers and employee of each branches (Gregoire

et al., 2016). A census sampling was taken for the first-stage or Primary Sampling Units (PSU) and for all associated branches (117 branches). In the next step five customers and three employee served as the source of the data as secondary sampling units (SSU) in each branches which were randomly selected (Yee et al., 2008).

Also many studies used two group of respondents with two questionnaires that they assessed the quality of provided services in banks (Al-Mutawa & Ibrahim, 2013; Rostamy, 2009), in Securities firm (Xu & Geodegebuure, 2005), hotels and restaurants (Salanova et al., 2005) and other service providers (Ekinci & Dawes, 2009; Lin et al., 2001; Teng et al., 2007).

Data was gathered from 65 bank B1 branches and 52 bank B2 branches, resulting in a total of 117 branches. The list and addresses of all branches showed in appendixes “A” and “B”. A total of 3 personnel and 5 customers were selected from each branch as a data source. A total of 351 personnel and 585 customers participated in this study. Employees’ and customers’ selection were completely random.

Due to limited number of PSU (117 bank branches) structural equation modelling was done using PLS approach which is appropriate for small sample size.

### **3.13 Data aggregation**

In general nested models usually involves researchers aggregating data so as to create measures or indicators of higher level constructs (Van Den Heever & Grossmann, 2000).

The suitability of indicating higher level constructs by aggregating individual level data is created by a composition model, which signifies theory on how multilevel constructs are related at each level of analysis (Chan, 1998; Klein et al., 1994; Kozlowski & Klein, 2000; Rousseau, 1985; Salanova et al., 2005). For example, Chan (1998), p. 236 express consensus model is the conception that the “meaning of higher level construct is in the consensus among lower levels”; the referent-shift consensus model is the idea that the “lower level units being composed by consensus are conceptually distinct though derived



from the original individual-level units”; and the dispersion model is the idea that the “meaning of higher level construct is in the dispersion or variance among lower level units.”

We aggregated the data as differences from much prior studies that has used regression analyses without aggregating data and also to preventing any common – variance method problem we have to use both employee and customer as a source of data.

As the first step in meeting the requirements of the aggregated data, the study regards the bank branch as the unit of analysis rather than the customers or bank personnel. Second, the items for measurement were reworded to suit the branch as a unit of analysis. The data were collected from all branches of two commercial banks in Kuala Lumpur, 65 branches of Bank B1 and 52 branches of Bank B2, to a total of 117. From each branch, based on bank charts, three personnel (branch manager, an assistant branch manager, and two non-managerial employees) and five customers randomly served as the source of data. Also Salanova et al. (2005) and Al-Mutawa and Ibrahim (2013) used different group of respondents in each unit as a source of data.

### **3.14 Data collection procedure**

There are multiple approaches to administering quantitative survey-based research, including self-administered, interview-completion, and observation. Within the surveys, there are many types, such as mail surveys, Internet survey and drop-off/pick up. The majority of self-administered surveys utilises a structured questionnaire that uses a predetermined set of questions (Hair et al., 2003). This will let the respondents read the questions and take down responses when an interviewer is not present. The survey can be either in paper- or computer-based forms.

The drop-off survey is also used in this work. It is regarded as a self-administered survey (Wilkinson & Birmingham, 2003). The method involves the researcher or a representative to go to the respondents and personally deliver the survey questionnaires

to them. Once they complete the survey, the researcher or their representative will collect it immediately. There are two advantages associated with this method; first, someone is there to readily answer any questions that might arise from the respondents, and second, the researcher will be able to generate interest in the respondent so that they will be compelled to actually complete the questionnaire.

The research began by getting consents from the top management of the participating banks by getting in touch with the main offices of both banks. The managers of the banks were contacted by directly visiting them at their respective branches, which was followed by a phone call to ask them for their assistance in distributing the survey questionnaires by the researcher. The data collection process involved a total of three personnel and five customers at each branch. All the 117 branches in Kuala Lumpur were selected for this work. They were told that the main objective of this work is to analyse the link between human value and service quality, and were also told that their identity will remain anonymous.

For selecting customers, branches of two banks were systematically divided into odd and even days. The researcher selected bank B2 at odd days, and visited the five bank B2 branches every odd day as follows: branch 1: 9am to 10am, branch 2: 10:30am to 11:30am, branch 3: 12pm to 1pm, branch 4: 1:30pm to 2:30pm, and branch 5: 3pm to 4pm. For each branch, five customers were selected. The researcher took samples from Bank B1 on even days using similar procedures.

The research took place during specified hours for each selected branch, and distributed the questionnaires to the personnel and randomly to the customers who had more than a three-year record at the branch. The cut-off point of the customers' record was decided based on the findings of the pilot study. The results of the pilot study showed customers who had less than a three-year record had difficulty answering the questions. 351 Employees of 117 branches take part in the investigation with a reply rate of 66.7%.

Replies from 585 customers were composed with a response rate of 41.2%. After outliers and responses with high amount of misplaced answers were deleted, 428 employees from 26 branches and 476 customers from 26 branches were retained in the database. Both employee and customer data are available for 117 branches. Therefore, records from these 117 branches have been used in analysing the model. Information on employee and customer were averaged by branch. The swing to the branch level as a unit of analysis, and the attendant aggregation of data on the branch level, of course come at the cost of a harm of data on individual employees and customers. However, there is no alternate if one wants to evaluate the full service model, meanwhile it is the branch that links employees to customers.

### **3.15 Data analysis**

Descriptive analysis was utilised in this work. Descriptive statistics, such as means, standard deviations, frequency, percentage, reliability coefficients, zero-order correlations, and ranges were determined for all of the pre-set items in the surveys. SPSS (version 21.0, SPSS Inc. 2014) was utilised to determine both the frequency distribution and correlation matrixes. The reliability of the questionnaire and internal consistency of the data was gauged by determining the Cronbach Alpha for each scale.

In mediation studies, Structural Equation Modelling (SEM), which is state-of-the-art and powerful statistical tool (Iacobucci, 2008) was utilised to gauge both direct and indirect links between the variables. This work will use the Structural Equation Modelling (SEM).

### **3.16 Structural equation modelling (SEM)**

SEM is regarded as a 2<sup>nd</sup> generation method that could be utilised to detail the link between the many variables (Hair et al., 2010). Compared to 1<sup>st</sup> generation methods such as factor analysis, discriminant analysis etc., examines only single relationships, while

SEM is capable of simultaneously testing and estimating causal relationships between many independent and dependent constructs (Gefen et al., 2000).

SEM will let the researchers build a construct of unobservable latent variables (LVs) that cannot be directly determined. Latent variables (LVs) are however needed to determine the link between the manifest's variables. Observable and empirically measurable indicator variables, known as manifest variables (MVs), were utilised to gauge LVs in the suggested model (Hair et al., 2010). Indicators can be classified into two groups: (a) reflective indicators which depends on the construct and (b) formative which causes the formation of or changes in an unobservable variable (Haenlein & Kaplan, 2004). Many studies have utilised the SEM method to analyse their respective hypothesised models.

On a bigger note, SEM helps determine and confirm the links between many variables. The most beneficial strength of the SEM is that it is capable of analysing latent constructs in a manner that decreases errors in the model (Hair et al., 2014). This will help analyse and remove variables that are weak (Chin et al., 2008). All in all, the SEM technique is suitable to realise these objectives (Astrachan et al., 2014).

SEMs are commonly utilised to model evaluation situations, such as alternative models, generation of model, and confirmatory analysis (Chou & Bentler, 2002; Hair, 2014). Also, "Structural Equation Modelling (SEM) is a statistical methodology that takes a confirmatory (i.e., hypothesis-testing) approach to the analysis of a structural theory bearing on some phenomenon"(Byrne, 2010, p. 3).

As pointed out by Hair (2014), SEM facilitate the investigation and confirmation of complex relationships between multiple variables and constructs. He also demonstrated how SEM is crucial in creating both responsive and proactive components of customer and employee aspects. Currently, in social science research, there is a

requirement to assess complicated multiple latent constructs and relationships in a manner presented in this work.

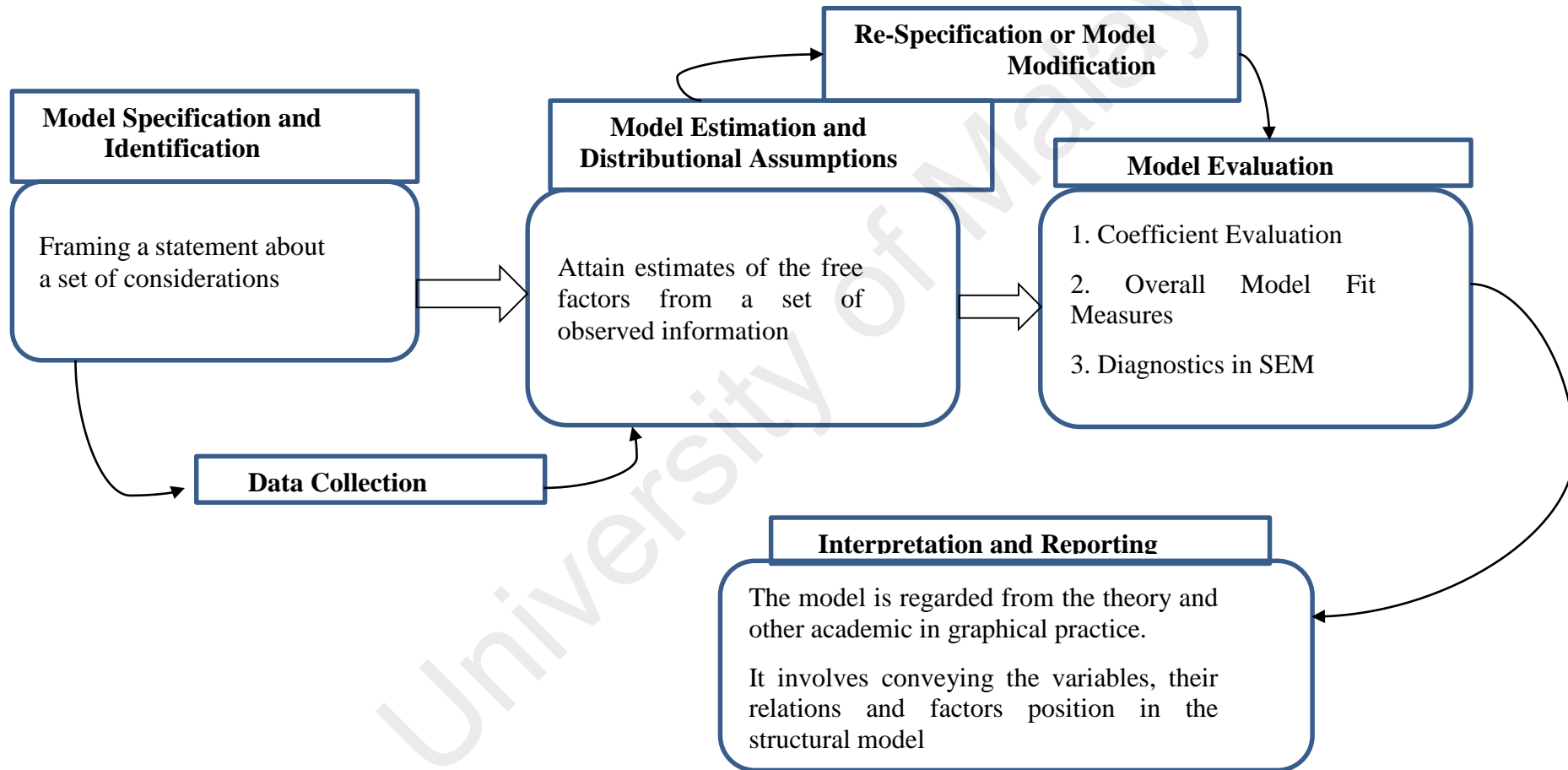
In order to realise the research objectives, the SEM procedure was analysed to check if the hypothesised models suitably fits the data. Prior to evaluating the fit of the SEM, the researcher will need to define the measurement model in order to confirm that the variables being utilised are reflective of the unobserved constructs in a way that can be explained.

For specific research objectives that are linked to SEM, the general strategic framework for testing SEM in the study is confirmatory. There are two defined approaches to gauge the parameters associated with SEM, which are the covariance based approach and variance-based approach (or component-based approach) (Haenlein & Kaplan, 2004; Hair et al., 2010).

Covariance-based SEM will decrease any differences that are present in the sample covariance and those predicted by the theoretical model, while parameter estimation will attempt to duplicate the covariance matrix representing the observed measures (Haenlein & Kaplan, 2004; Hair et al., 2010). The variance-based approach on the other hand is more intently focused upon the variance of dependent variables that were detailed by their independent counterparts (Haenlein & Kaplan, 2004). The Partial Least Squares (PLS) approach, which is utilised in this work, is regarded as a variance-based SEM, which will be explained in the following subsections.

### **3.16.1 Steps in SEM**

SEM analyses are managed by four main steps: model specification, model estimation, model evaluation, and interpretation (Hoyle, 2012). Model re-specification is another step which is useful if the model does not fit. Figure 3.3 demonstrates these steps in a structure.



**Figure 3.3:** Phases in SEM

### **3.16.1.1 Partial Least Square (PLS) approach**

Partial Least squares (PLS) is defined as a variance-based approach that is also regarded as a component-based approach utilised to test SEMs. It is also seen as a soft modelling technique that lacks a normal distribution assumption (Vinzi et al., 2010). PLS starts by determining these case values, as opposed to the covariance-based SEM that gauges the models' parameter, followed by case values. Thus, in the case of PLS, the unobservable variables, which is Latent variables (LVs), are determined as per exact linear combinations of their respective empirical indicators (Fornell & Bookstein, 1982).

Similar to SEM, PLS models are also made up of a total of two parts; a structural part that demonstrates a link between latent variables, and a measurement part that shows the links between latent variables and their indicators. An additional feature of PLS is weight relations, which in this case are utilised to gauge case values in the event of latent variables (Vinzi et al., 2010).

Mohamadali and Garibaldi (2012) believe that PLS can be utilised for both theory confirmation (confirmatory factor analysis) or theory development (exploratory factor analysis).

This work utilised the PLS-SEM method because:

- (a) The structural model is complex and possesses a large number of both LVs and indicator variables. In this work, the hypothesised model could be regarded as a complex model having 8 latent variables that are measured using 18 indicator variables.
- (b) Relationship between indicators and LVs have to be modelled in different modes (i.e. formative and reflective measurement model). In the proposed model, 13 of the constructs which are 10 human values types and 3 of behaviour outcome are called reflective measures and service quality construct is a formative measure, in which the measured/ indicator variables

is posited as the common cause of the latent variables. Since formative construct involves identification rules, the analysis of this type of construct using covariance-based SEM is quite difficult (Wetzels et al., 2009). PLS on the other hand allows for the easy handling of formative constructs.

- (c) The condition relating to sample size is not met. In order to use covariance-based SEM the minimal recommended responses are between 200 to 800 (Hair et al., 2010). PLS estimates the model parameter using the original sample. PLS is suitable when the sample size is relatively small and when assumption on normality is uncertain. To use PLS-SEM it is suggested that the number of respondents needs to be ten times the number of items in the most complex constructs (Gefen et al., 2000). The number of respondents in this study was 936 that aggregated to 117 branches of bank. The sample size does not meet the requirement to use SEM however met the condition of PLS approach. Therefore, PLS is deemed suitable to analyse the data in this thesis.

#### **3.16.1.2 Inter-rater agreement**

The study takes the branch as the unit of analysis, rather than the customers or bank personnel. Then survey items were reworded to reflect the unit-level of analysis by changing the focus of items to the branch. Relevantly, Smith-Crowe et al. (2013) mentioned composition rows show the nature of indication required to defend the aggregation of individual level data, with several models, including the direct consensus and referent-shift models specifying Inter-rater agreement (IRA), or the interchangeability of raters, as the appropriate type of evidence. Inter-rater agreement (IRA) is also important for dispersion models (Chan, 1998); in this case, the degree of agreement itself represents the higher level construct.



Before aggregating the data to the branch level, it was necessary to show evidence supporting the aggregation. Therefore, the researcher had particular interest in the level of consensus among manager and employees on human values and behaviour outcome. Further, it was realized that it was necessary to examine the agreement among customers on service quality. These interrelationships at the level of a bank branch would qualify the branch level as the unit of analysis and will necessarily call for aggregating data.

Since bank customers provided replies to the bank service quality variables items, the homogeneity of variance among these groups should be discussed as the requirement of conducting the data aggregation.

As Klein et al. (1994) and Chan (1998) mentioned, aggregation must come with statistical justification. Inter-rater reliability (IRR) and inter-rater agreement (IRA) indices are often used to justify aggregating data used in composition models (LeBreton & Senter, 2007). Average deviation (AD) index has been proposed by Burke et al. (1999) as measure of IRA. The AD index may be estimated around the mean (1981) for a group of judges (Burke et al., 1999):

$$AD_{M(j)} = \frac{1}{k} \sum_{k=1}^k |X_{jk} - \bar{X}_j| \quad (3.3)$$

$X$  = an observed score, typically measured on an interval scale of measurement,

$J$  = the number of items ranging from  $j=1$  to  $J$ ,

$K$  = the number of raters or judges ranging from  $k=1$  to  $K$

$X_{jk}$  is the  $k$ th judge's rating on the  $j$ th item, and

$(\bar{X}_j)$  is the item mean taken over judges

Burke and Dunlap (2002) suggest high agreement was obtained when the ADM ( $j$ ) values for five point scales are less than 0.8. Also for more one group of response, before estimating ADM ( $j$ ), one should confirm that the homogeneity of variance assumption is not violated in these groups (LeBreton et al., 2005).

In this research, Inter-rater reliability (IRR) was used for groups of customers who assessed banks' service quality to rationalize aggregation to upper levels of analysis. Table 3.4 presents the result of IRR for a customer that was within the accepted range and having an ADM values under 0.8.

**Table 3.4:** The Result of Average Deviation for Customer

<b>Range</b>	<b>AD</b>
Minimum	0.06875
Maximum	0.56594

The results showed that it is justifiable to aggregate data to the subgroup level (calculate aggregate scores for customers of each branch). Furthermore, the result support aggregating the data to the branch level, where the condition of ADM (j) values  $\leq 0.8$  (LeBreton & Senter, 2007).

### 3.17 Summary

The third chapter commenced by introducing the common research philosophy and the basic research methodological philosophies. This chapter discussed about the methodology of this study, which included field observation and survey based on the questionnaire. The process of designing of questionnaire and its validity and reliability were discussed in this chapter. The sampling method, data collection and the process of data analysis including both descriptive and inferential statistics also were defined in this chapter.

## **CHAPTER 4: RESULT AND DISCUSSION**

### **4.1 Introduction**

This chapter is divided into three distinct parts. The first part discusses an outline of the initial examination of information and measures used to monitor data before analysis. Also the second part offers a demographic report of the members, and the third part evaluates the hypothesis against the supporting analysis. The objectives of this work are to investigate the influence of mediation of employees' behaviour upon the links between human values and service quality in two commercial banks in Malaysia.

To do so, the researcher applied various statistical tests, including paired sample t-test and Structural Equation Modelling using PLS. The methodology used to conduct the research was discussed in prior chapter; in this part, the researcher discuss the results.

### **4.2 Data preparation**

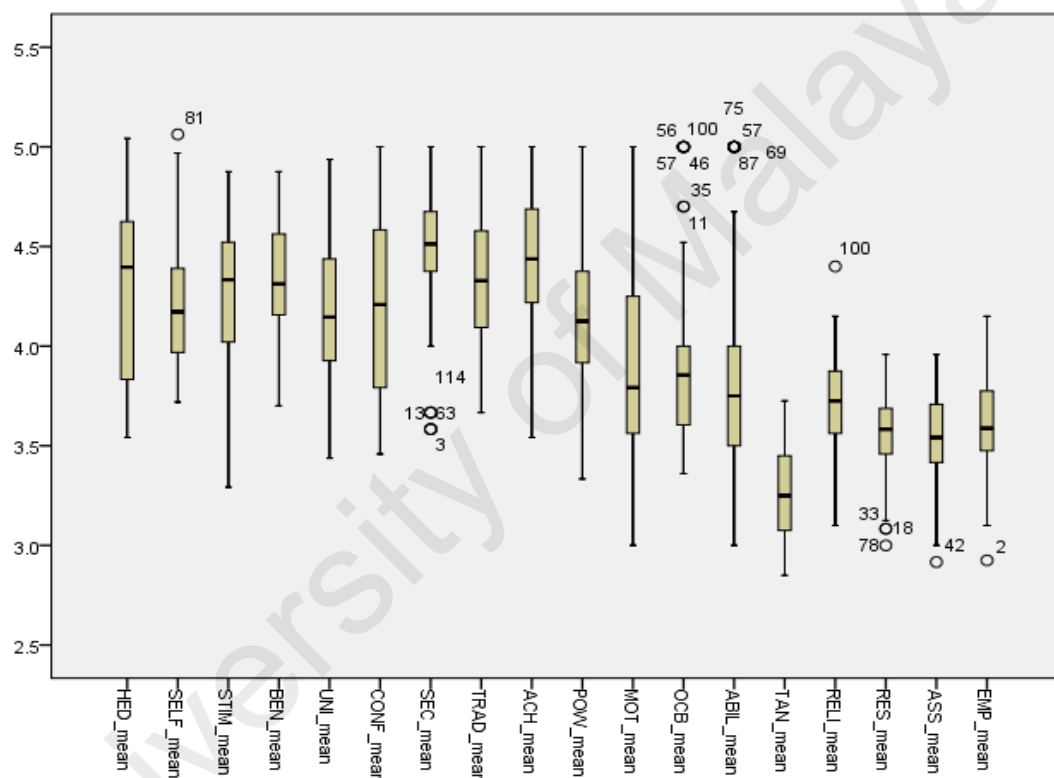
Prior to analysis, the data were first entered into SPSS version 21, and screened for entry inaccuracies, outliers, and normality. As pointed out by Kline (2005), to conduct SEM, as with other multivariate statistical analysis methods, statements of normality of data must be met.

#### **4.2.1 Outliers**

Detecting outliers was the first step in data grounding. It can be regarded as outliers if the data show some data that are dissimilar from others. Osborne and Osborne and Overbay (2004) articulated that outliers can originate from a verity of causes, including human error in data collection, recording, and data entry. Sometimes it is rooted in misreporting when data are sensitive, for instance, such as reporting drug or sexual behaviours. Outliers can also be caused by sampling errors, such as when some respondents are wrongly selected from a different population than the one being studied. Outliers, as legitimate

cases, are usually found in larger samples, meaning that when data sets are normal and large, it is expected that 1% of the sample will be higher than three standard deviations from the mean.

In this study, the boxplot technique is used to identify outliers. After correcting data entry inaccuracies, only ten cases were determined as outliers (Figure 4.1). The researcher considered them legitimate cases based on the sample size (large sample), and decided to retain them.



**Figure 4.1: Outliers of data**

#### 4.2.2 Normality assumption

Coakes (2005) indicated that normality assumption is an important test that renders it suitable for multivariate analysis. The actual choice of the statistical tests for the hypotheses is determined when the examined data met the assumptions of normality. There are two popular statistical methods for assessing normality, such as skewness and kurtosis. The balance of a spreading is settled by skewness and kurtosis, which reflect

tips in an allocation (Stevens, 2012). For this study, the tests of normality analyses, as illustrated in Table 4.1, indicates that the data are normally distributed.

**Table 4.1:** Tests of Normality

	Statistic	Skewness	SE	Kurtosis	SE
Hedonism	117	-.391	.224	-1.139	.444
Self-confidence	117	.559	.224	-.167	.444
Stimulation	117	-.495	.224	-.555	.444
Benevolence	117	-.048	.224	-.607	.444
Universalism	117	.021	.224	-.818	.444
Confidence	117	.038	.224	-1.25	.444
Security	117	-1.032	.224	1.413	.444
Tradition	117	.234	.224	-.725	.444
Achievement	117	-.571	.224	-.122	.444
Power	117	.333	.224	-.117	.444
Motivation	117	.887	.224	-.097	.444
OCBs	117	1.047	.224	.724	.444
Ability	117	.801	.224	-.089	.444
Tangible	117	.282	.224	-.859	.444
Reliability	117	-.279	.224	.402	.444
Responsiveness	117	-.847	.224	1.934	.444
Assurance	117	-.617	.224	.191	.444
Empathy	117	-.034	.224	-.154	.444

In the current work, the results indicated that all skewness and kurtosis indicators fall within a satisfactory range of  $\pm 2.0$  (Kline, 2010). Meanwhile, the undesirably skewed the data group recognised the marks gathered to the right and the end spreading to the left. As table shows the skewness of all factors were from -1.032 to 1.047. Moreover, the kurtosis also showed in acceptable area, from -1.25 to 1.934, whereas the level within  $\pm 3.0$  is adequate (Kline, 2005), Therefore, it can be concluded that the assumptions of normality are met. Hence, upon acquiring the results, the methods of analyses to answer the research questions were done using SEM.

### **4.2.3 Descriptive statistics**

This section will be divided into two distinct sections: demography of respondents and descriptive analysis of the variables. In the former, the characteristics of the sample will be reported, while in the latter, the preliminary analysis of the test variables is illustrated using SPSS 21.

#### **4.2.3.1 Demographics**

The unit of analysis in this study was two commercial banks in Kuala Lumpur were selected as the target population for this study, due to the fact that a major focus of the present study has been to determine the links between human values and service quality of commercial banks in Malaysia. Bank B2 has 52 branches and Bank B1 has 65 branches in Kuala Lumpur, which collectively provided the population of this study with 117 bank branches. All branches of these banks in Kuala Lumpur were selected as the sample in this work. Also employees answered the questions on human values and behaviour outcome questions and customers who assess banks' service quality.

Six demographic items were included in the employee's questionnaire: gender, age, job experience by year, ethnicity, experience by year in recent job and educational qualification.

Table 4.2 tabulates the gender composition of the respondents as being less balanced, with 207, or 59 percent female respondents, and 144, or 41 percent male respondents. All the respondents are capable to understand English and do not have any difficulty to comprehend the questions. The age of most of employees is 40 years old. Furthermore, based on the questionnaire information, 57.5% of respondents were Malays, 21.1% were Chinese, and only 19.4% were Indians.

**Table 4.2:** Frequently Distribution of Employees

Characteristics	Frequency	Percentage
<b>Gender</b>		
Male	144	41
Female	207	59
<b>Age (Years)</b>		
23-32	108	30.8
33-40	181	51.7
41-49	36	10.2
50-58	26	7.5
<b>Ethnicity</b>		
Malay	202	57.5
Chinese	74	21.1
Indian	68	19.4
Others	7	2.0
<b>Educational level</b>		
High school	104	29.6
Technical school	5	1.4
College	49	14
Bachelor	182	51.9
Master	11	3.1
<b>Work experiences in current job (years)</b>		
0-4	111	31.6
5-9	83	23.7
10-19	113	32.2
20-30	43	12.3
<b>Work experiences (years)</b>		
0-4	85	24.2
5-9	62	17.7
10-19	125	35.6
20-29	63	17.9
30 or more	16	4.6

Majority of the employees had a bachelor degree (51.9%). 32 percent of employees had 10-19 year work experiences in their current job and finally 35.6 % of them had 10-19 year work experience. Only 4.6 % of employees have more than 30 year work experience and also 24.2 % had work experience between 0-4 years.

Also, three demographic items were included in the customer's questionnaire: gender, age, and race.

**Table 4.3:** Frequently Distribution of Customers

Characteristics	Frequency	Valid Percentage
<b>Gender</b>		
Male	340	58
Female	245	42
<b>Age</b>		
23-32	201	34.4
33-40	286	48.9
41-49	61	10.4
50-58	37	6.4
<b>Ethnicity</b>		
Malay	326	55.7
Chinese	139	23.8
Indian	107	18.3
Others	13	2.2

Table 4.3 show the demographical information on the customers' shows, the gender composition of respondents was less balanced, with 245, or 42% female respondents, and 340, or 58% male respondents. The age of most of customers is below 40 years old. Furthermore, based on the questionnaire information, 55.7% of respondents were Malays, 23.8% were Chinese, 18.3% were Indians, and 2.2% others.

#### 4.2.3.2 Descriptive analysis for research variables

In this research descriptive analysis applied for describing all variables. Descriptive statistics such as means, standard deviations, frequency, percentage, reliability coefficients, zero-order correlations, and ranges were computed for all the items in the surveys. SPSS (version 17.0, SPSS Inc. 2012) was used to measure the standard deviation and mean.

The human values structure evaluated by fourteen questions by bank employees and each statement was based on a five-point Likert scale (ranging from 1= "Strongly disagree" to 5= "Strongly agree"). Items of human values measured by 10 subdomains include, hedonism, self-direction, stimulation, benevolence, universalism, confidence, security, tradition, achievement and power. The highest overall mean belongs to security



with M=4.468 keep on by achievement with M=4.396 and last and lowest overall mean belonged to universalism and power with M=4.166 and M=4.146 (Table 4.4).

**Table 4.4:** Descriptive Statistic for Related Items to Human Values Variables

Variable	N	Mean	Std. Deviation
Security	117	4.468	.318
Achievement	117	4.396	.386
Tradition	117	4.351	.352
Benevolence	117	4.338	.258
Hedonism	117	4.275	.410
Stimulation	117	4.250	.389
Self-direction	117	4.193	.291
Conformity	117	4.181	.482
Universalism	117	4.166	.357
Power	117	4.146	.383

The behaviour outcome variables also evaluated by twenty two questions by bank employees and each statement was based on a five-point Likert scale (ranging from 1= “Strongly disagree” to 5= “Strongly agree”). Indicators of behaviour outcome measured by 3 sub dimensions namely, motivation, ability and OCBs. The highest overall mean belongs to motivation with M=3.946 followed by OCBs with M=3.907 and last mean belonged to ability with M=3.858 and M=3.858 (Table 4.5).

**Table 4.5:** Descriptive Statistic for Related Items to Behaviour outcome Variables

Variable	N	Mean	Std. Deviation
Motivation	117	3.946	.496
OCBs	117	3.907	.423
Ability	117	3.858	.515

The service quality variables also evaluated by twenty one questions by bank customer and each statement was based on a five-point Likert scale (ranging from 1= “Strongly disagree” to 5= “Strongly agree”). Indicators of service quality measured by five sub dimensions namely tangible, reliability, responsiveness, assurance and empathy. The highest overall mean belongs to reliability with M=3.719 followed by empathy with

M=3.606 and third one is responsiveness with M=3.546 and the last one is assurance with M=3.543 and M=3.260 is belong to tangible as the lowest mean (Table 4.6).

**Table 4.6:** Descriptive Statistic for Related Items to Service Quality Variables

Variable	N	Mean	Std. Deviation
Reliability	117	3.719	.236
Empathy	117	3.606	.250
Responsiveness	117	3.546	.220
Assurance	117	3.543	.227
Tangible	117	3.260	.228

### 4.3 Structural equation modelling

To study the research hypothesis, structural equation modelling (SEM) was applied using PLS which included on two steps: validating the measurement model and fitting the structural model and moderation analysis.

The first part was done primarily based on confirmatory factor analysis, while the second step is accomplished primarily through path analysis. In this research first the measurement model was evaluated using CFA and in the next step the path model was applied to test the research hypothesis.

### 4.4 Measurement model

The measurement model determines the instructions pertaining to the hidden variables being calculated in the context of the observed constructs, while also describing their corresponding measurement properties. Measurement models are more affected with the linkage of the perceived and latent constructs.

#### 4.4.1 Construct validity (convergent validity)

Some type of designs hypothesises the linkage of a collection of observed constructs, such as scores or questionnaire elements and the hidden variables, so they were considered to determine. The measurement model is crucial, due to the fact that it helps test the

reliability of the perceived constructs used to measure hidden one. In some cases if the measurement model fits the data weakly indicates that some of the observed variables are not reliable, and they will be stops the study to analysing the structural model.

The valuation of the reflective models such as composite reliability (CR) for measuring the inner constancy, individual indicator reliability, and average variance extracted (AVE) for assessing convergent validity. The following section will discuss the criteria associated with the measurement model based upon reflective measurements models pertaining to both employee and customers.

As in this study we had two group of respondent and also two different questionnaires for employee and customer therefore we run two different measurement model for them.

#### **4.4.1.1 Employee measurement model**

The overall measurement model of employee questionnaire was evaluated using all related dimensions including self-enhancement, openness to change, self-transcendence and conservation with ten subdomains such as achievement, benevolence, tradition, conformity, security, power, hedonism, stimulation, self-direction and universalism comprised human values. There were three subdomain related to behaviour outcome including OCBs, ability and motivation that were evaluated by bank employees. The overall measurement model of this questionnaire includes all above mentioned subscales was evaluated using Smart-PLS. The measurement model helps determine how a total of 13 constructs were measured by observed variables (items). To testing the employee model, the construct validity of this group of respondents needs to be analysed.

Table 4.7 demonstrates the outer loadings of all variables elements in initial and modified measurement model and according to these results all outer loadings except ten items including ACH4, CONF3, OCBs2, OCBs4, SEC2, SEC4, SEC5, SELF4, TRAD1

and UNI6 which were deleted from initial measurement model, were above 0.7 confirmed their contribution to related constructs.

Table 4.7 showed that all components of human values model had an acceptable level of AVE, for example, between 0.818 (Conformity) and 0.460(OCBs). Similarly, all components of human Values model had an acceptable level of CR (greater than 0.781); Universalism =0.944, Security =0.780. Three items of the behaviour model had an acceptable level of AVE and CR, hence, four conditions for convergent validity of values and behaviour assessed by bank employees were duly met.

**Table 4.7:** Construct Validity of Measurements (Employee): Convergent Validity

Construct	Items	Loading Factor		AVE	Composite Reliability	Cronbachs Alpha
		Initial model	Modified model			
Ability	ABIL1	.822	.821	.750	.937	.917
	ABIL2	.893	.892			
	ABIL3	.875	.874			
	ABIL4	.855	.857			
	ABIL5	.883	.884			
Achievement	ACH1	.752	.760	.566	.796	.616
	ACH2	.677	.703			
	ACH3	.791	.792			
	ACH4	-.150	Deleted			
Benevolence	BEN1	.622	.622	.623	.866	.827
	BEN2	.721	.721			
	BEN3	.919	.919			
	BEN4	.860	.860			
Conformity	CONF1	.907	.953	.819	.931	.902
	CONF2	.888	.959			
	CONF3	-.037	Deleted			
	CONF4	.782	.792			
Hedonism	HED1	.866	.827	.654	.848	.782
	HED2	.696	.653			
	HED3	.887	.922			
Motivation	MOT1	.545	.547	.592	.895	.856
	MOT2	.706	.707			
	MOT3	.815	.814			
	MOT4	.812	.812			
	MOT5	.836	.836			
	MOT6	.856	.856			

**Table 4.7:** Continued

<b>OCBs</b>	OBC11	.769	.788	.461	.881	.847
	OCB1	.480	.425			
	OCB10	.796	.812			
	OCB2	.390	Deleted			
	OCB3	.565	.552			
	OCB4	.327	Deleted			
	OCB5	.556	.553			
	OCB6	.663	.671			
	OCB7	.685	.686			
	OCB8	.800	.812			
	OCB9	.683	.704			
<b>Power</b>	POW1	.647	.648	.637	.837	.745
	POW2	.924	.925			
	POW3	.798	.797			
<b>Security</b>	SEC1	.389	.713	.643	.781	.658
	SEC2	.139	Deleted			
	SEC3	.620	.881			
	SEC4	.375	Deleted			
	SEC5	.194	Deleted			
<b>Self-Direction</b>	SELF1	.848	.865	.759	.904	.851
	SELF2	.798	.821			
	SELF3	.906	.924			
	SELF4	-.251	Deleted			
<b>Stimulation</b>	STIM1	.471	.473	.572	.791	.744
	STIM2	.889	.890			
	STIM3	.837	.837			
<b>Tradition</b>	TRAD1	-.408	Deleted	.641	.842	.716
	TRAD2	.715	.862			
	TRAD3	.791	.830			
	TRAD4	.642	.700			
<b>Universalism</b>	UNI1	.914	.919	.774	.945	.929
	UNI2	.819	.816			
	UNI3	.890	.903			
	UNI4	.881	.890			
	UNI5	.865	.865			
	UNI6	-.075	Deleted			

In appendix G the significance for outer loadings and outer weightings of measurement models by using bootstrapping method examined.

#### 4.4.1.2 Customer measurement model

The overall measurement model of customer questionnaire was evaluated using all related dimensions including assurance, empathy, reliability, responsiveness and tangible comprised service quality. The overall measurement model of this questionnaire includes all above mentioned subscales was evaluated using Smart-PLS. The measurement model helps determine how a total of five constructs were measured by observed constructs. In order to test the customer model, the construct validity of this group of respondents needs to be analysed.

Table 4.8 shows the outer loadings of all items for all constructs in initial and modified measurement model and according to these results all outer loadings except 2 items including TAN1 and TAN4 which were deleted from initial measurement model, were above 0.7 confirmed their contribution to related constructs.

**Table 4.8:** Construct Validity of Measurements (Customer): Convergent Validity

Construct	Items	Loading Factor		AVE	Composite Reliability	Cronbachs Alpha
		Initial model	Modified model			
Assurance	ASS1	.777	.777	.517	.807	.692
	ASS2	.813	.813			
	ASS3	.709	.709			
	ASS4	.547	.547			
Empathy	EMP1	.819	.819	.648	.901	.862
	EMP2	.862	.862			
	EMP3	.843	.843			
	EMP4	.869	.869			
	EMP5	.599	.599			
Reliability	RELI1	.731	.730	.572	.866	.809
	RELI2	.841	.840			
	RELI3	.852	.852			
	RELI4	.818	.818			
	RELI5	.474	.475			
Responsiveness	RES1	.681	.682	.591	.852	.770
	RES2	.773	.773			
	RES3	.826	.826			
	RES4	.789	.789			

**Table 4.8:** continued

<b>Tangible</b>	TAN1	-.554	Deleted	.722	.886	.807
	TAN2	.815	.883			
	TAN3	.761	.835			
	TAN4	-.241	Deleted			
	TAN5	.762	.830			

The table shows that all components of customer model had an acceptable level of AVE, for example, between 0.722 (Tangible) and 0.517 (Assurance). Similarly, all components of customer model had an acceptable level of CR (greater than 0.781); Empathy =0.901, Assurance =0.807. Hence, conditions for convergent validity of service quality assessed by customer based on factor loading, AVE, and CR, were duly met. The significance for outer loadings and outer weightings of measurement models for customers, examined by using bootstrapping method (appendix H).

#### **4.4.2 Construct validity (discriminant validity)**

Discriminant validity is described as a situation when a variable differs significantly from another items by observed criteria. In this way, creating it implies that a variable is exclusive in the model structure and any facts that it signified are not affected by other variables (Hair et al., 2014b). It can be examined by analysing the AVE for each concept in contrast to squared correlations between them and other variables within the model. A construct is regarded as having enough discriminant validity if its AVE exceeds that of the squared correlation between the constructs (Babin et al., 2008; Fornell & Larcker, 1981).

##### **4.4.2.1 Employee discriminant validity**

Self-enhancement, openness to change, self-transcendence and conservation with ten items: Achievement, Benevolence, Tradition, Conformity, Security, Power, Hedonism, Stimulation, Self-direction and Universalism comprised human values and OCBs, ability and motivation comprised behaviour outcome analysed by bank employees. The

measurement model specified how the seven constructs were measured by the observed variables (items). To test the employees' model, the discriminant validity of this group of respondents were examined. Based on Table 4.9, the AVE for each construct of the Employee Model exceeds each of the squared correlation between the constructs. Therefore, discriminant validity is adequate for all constructs. In appendix E the cross loading for employee's questionnaire includes 10 item of human values and three item of behaviour outcome examined.

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**Table 4.9:** Correlation of Latent Variables and Discriminant Validity (Employee)

	ABIL	ACH	BEN	CONF	HED	MOT	OCBs	POW	SEC	SELF	STIM	TRAD	UNI
<b>ABIL</b>	<b>0.866</b>												
<b>ACH</b>	-0.006	<b>0.752</b>											
<b>BEN</b>	-0.148	0.450	<b>0.789</b>										
<b>CONF</b>	-0.153	0.428	0.091	<b>0.905</b>									
<b>HED</b>	-0.008	0.338	0.203	0.360	<b>0.809</b>								
<b>MOT</b>	0.722	-0.055	-0.140	-0.159	-0.097	<b>0.769</b>							
<b>OCB</b>	0.653	0.118	0.046	-0.008	0.069	0.576	<b>0.679</b>						
<b>POW</b>	-0.182	0.399	0.326	0.359	0.188	-0.207	-0.081	<b>0.798</b>					
<b>SEC</b>	0.073	0.500	0.436	0.228	0.131	0.092	0.107	0.268	<b>0.802</b>				
<b>SELF</b>	-0.147	0.459	0.265	0.315	0.267	-0.203	-0.129	0.506	0.274	<b>0.871</b>			
<b>STIM</b>	0.120	-0.003	0.089	-0.072	-0.016	0.137	0.054	0.130	0.149	-0.057	<b>0.757</b>		
<b>TRAD</b>	-0.128	0.386	0.215	0.238	0.209	-0.140	-0.267	0.359	0.490	0.473	0.070	<b>0.800</b>	
<b>UNI</b>	-0.096	0.419	0.290	0.346	0.139	-0.097	0.214	0.335	0.225	0.313	-0.063	0.051	<b>0.880</b>

ABIL: Ability, ACH: Achievement, BEN: Benevolence, CONF: Conformity, HED: Hedonism, MOT: Motivation, OCBs: Organisational Citizenship Behaviour, POW: Power, SEC: Security, Self: Self-direction, STIM: Stimulation, TRAD: Tradition, UNI: Universalism

#### 4.4.2.2 Customer discriminant validity

Assurance, empathy, reliability, responsiveness and tangibles, with their respective items, comprised of service quality asked from bank customers. The measurement pattern specified how the five variables were evaluated by the experiential variables. To test the customer's model, the discriminant validity of this group of respondents was also examined. Based on Table 4.10, the AVE for each construct of customer model exceeds each of the squared correlation between the constructs. Therefore, discriminant validity is adequate for every quality constructs.

**Table 4.10:** Correlation of Latent Variables and Discriminant Validity (Customer)

	<b>ASS</b>	<b>EMP</b>	<b>RELI</b>	<b>RES</b>	<b>TAN</b>
<b>ASS</b>	<b>0.719</b>				
<b>EMP</b>	0.315	<b>0.805</b>			
<b>RELI</b>	0.368	0.418	<b>0.756</b>		
<b>RES</b>	0.578	0.311	0.467	<b>0.769</b>	
<b>TAN</b>	0.007	-0.033	-0.068	0.013	<b>0.850</b>

ASS: Assurance, EMP: Empathy, RELI: Reliability, RES: Responsiveness, TAN: Tangible

In appendix F the cross loading for customer's questionnaire includes five item of service quality examined.

#### 4.5 Path Model

Path analysis is defined as a statistical approach based upon linear regression. Accordingly, the research framework includes a mediator as well. It is therefore possible to analyses direct influence upon one variable on another and the indirect influence of variables via mediation of the variables in the path analysis model. The mediation analysis divides the correlation of the variables into three effects in the framework of structural equations system in the following manner:

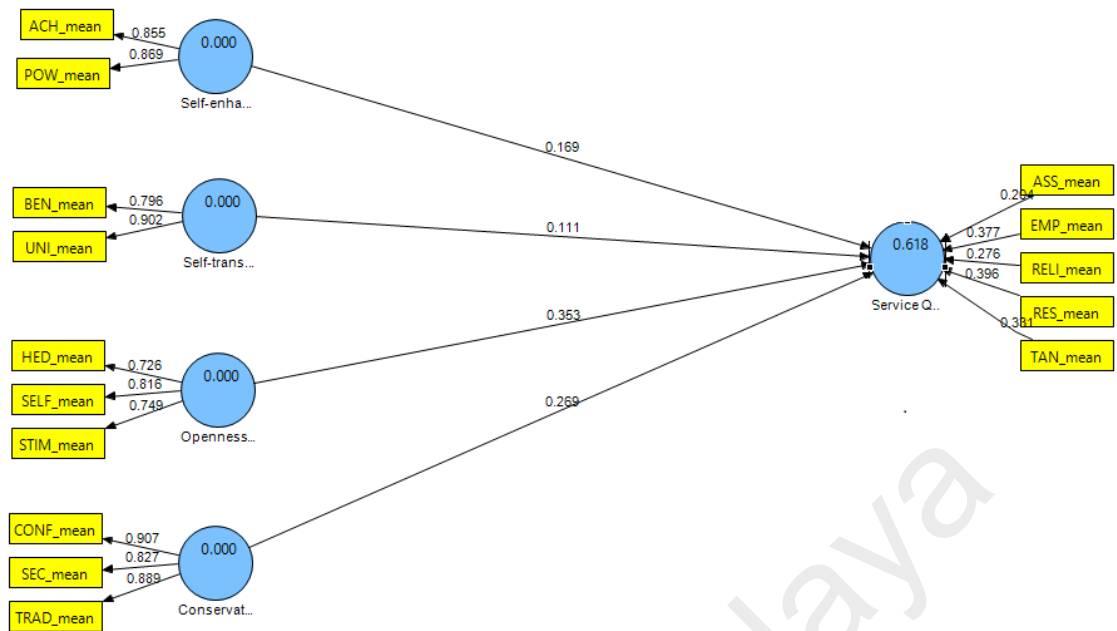
- (a) Direct effects of independent variable on dependent variable
- (b) Indirect effects of a variable on dependent variable via its effect another variable or other variables
- (c) Total effects that is the sum of direct and indirect effects

#### (d) Mediating effects of three mediators

The structural equation model represents the second main step of the SEM analysis post-fitting of the measurement model. It is applicable via the identification of the links between the variables. Assessing the structural model is mostly focused on the overall model fit, followed by the size, direction and significance of the hypothesized parameter estimates (Hair et al., 2014). According to the results of measurement model based on validated items the aggregation of data was done and all path models were analysed based in the aggregated dataset for both employee and customers.

##### **4.5.1 Path analysis: without mediators**

The linkage between all constructs in the model describes and analyses by structural model. It illustrates detailed information of connections between independent and dependent items (Hair, Black, Babin, Anderson, & Tatham, 2006; Ho, 2006). Based on the research framework, the first model deals with the influence of independent variables, including self-transcendence, openness to change, conservation and self-enhancement was evaluated on service quality. Figure 4.2 shows the path model that did not take into account of the behaviour as a mediator.



**Figure 4.2:** First Path Pattern without Mediators

The outcomes of the bootstrapping technique are tabulated in Table 4.11, detailing a p-value in all connection. In the structural model, three components of IV's, including self-enhancement, conservation and openness to change had a meaningful link with service quality by assuming that  $p\text{-value}=0.05$ , and just self-transcendence values lack any significant relationship with bank service quality.

The influence of conservation value on service quality was positive and significant ( $\beta =0.269$ ,  $p<0.05$ ). Openness to change also positively influenced service quality ( $\beta =0.353$ ,  $p<0.05$ ), and the third factor involves self-enhancement value showing a positive and significant relation with service quality ( $\beta =0.169$ ,  $p<0.05$ ), while self-transcendence did not show any significant effect on service quality ( $\beta =0.111$ ,  $p>0.05$ ).

It means hedonism, stimulation and self-direction value of bank employees had direct effect on service quality as the elements of openness to change value, after that, tradition, conformity and security value of employees shows direct effect on service quality as the dimensions of conservation value. Lastly the power and achievement value

as the subdomains of self-enhancement value confirms the influence on bank service quality after conservation value.

**Table 4.11:** Assessment of the Total Outcomes Using Bootstrapping (without Mediators)

Path	Original Sample ( $\beta$ )	SE	t value	p value
<b>Conservation -&gt; Service Quality</b>	0.269	0.116	2.315*	0.022
<b>Openness to change -&gt; Service Quality</b>	0.353	0.099	3.566**	0.001
<b>Self-enhancement -&gt; Service Quality</b>	0.169	0.082	2.069*	0.041
<b>Self-transcendence -&gt; Service Quality</b>	0.111	0.068	1.638	0.104

\*\* Significant at 0.01 level

\*Significant at 0.05 level

It should also be pointed out that as opposed to confirmative SEM models (e.g., AMOS), explorative PLS models lack global indicators that could be used to analyse the overall goodness of the model to evaluate the goodness of fit for models. The Goodness-of-fit index (GoF) was determined as well. A geometric average and  $R^2$  of all communalities showed by using GoF, which is known as a director for validating the structural patterns that using PLS.

$$\text{GoF} = \sqrt{\text{Communality} * R^2} = 0.645$$

(4.1)

**Table 4.12:** The Goodness-of-fit index (GoF) (without Mediator)

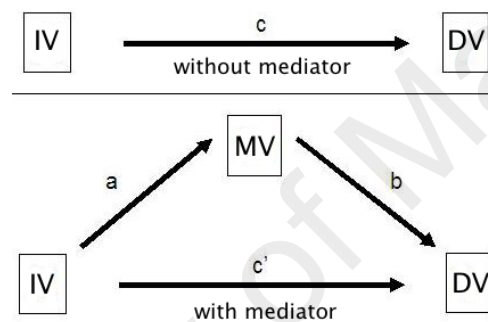
Variables	R Square	Communality	GOF
<b>Conservation</b>		0.766	
<b>Openness to change</b>		0.585	
<b>Self-enhancement</b>		0.743	
<b>Self-transcendence</b>		0.723	
<b>Service quality</b>	0.618	0.400	<b>0.622</b>

A value of  $\text{GoF} > 0.5$  implies that the collection of structural equations is well described and is an excellent representative of a dataset, making it valid. GoF of the

current model for service quality was 0.622, which regards 62.2% of reachable fitness (Table 4.12).

#### 4.5.2 Path analysis: with mediators

Mediation details the manner an independent variable causes changes in a dependent variable. When a third variable acts as an intermediary for two variables, it is regarded as a mediator. This particular variable is representative for all or parts of the relationship between a forecaster and a conclusion. Figure 4.3 shows the path illustration representing a single mediator model.



**Figure 4.3:** Path figure for a Single Mediator Model

For assessing the mediation role, three regression equation is applied

$$\text{Model 1: } Y = i_1 + cX + e_1 \quad (4.2)$$

$$\text{Model 2: } Y = i_2 + c'X + bM + e_2 \quad (4.3)$$

$$\text{Model 3: } M = i_3 + aX + e_3 \quad (4.4)$$

Where  $c$  is a total outcome, which signifies the total linkage between independent and dependent items without concern of other constructs,  $c'$  is a direct effect that consider for the connection between  $X$  and  $Y$  modifying for the influence of  $M$ , a mediator,  $b$  is the factor connecting the mediator to the dependent construct used for the influence of the independent item, and  $a$  signifies the linkage between  $X$  and  $M$ .

The result of “*a*” and “*b*” and “*ab*” (indirect effect) as a mediating items that is described as an indirect effect path. This effect path is similar to the dissimilarity between *c* and *c'*. Consequently, the total effect is defined as the totality of the direct and indirect effects.

Evaluating mediation effects and roles in the path models can be realized by analysing the correlation between direct links and two latent variables (path *c*), also indirect links can assessing by the possible mediator variable (path *a*) from the predictor to the mediator and path *b* from the mediator to the endogenous variable.

Mediation can be assumed if  $H_0: “a” \times “b” = 0$  can be rejected. The asymptotical normally distributed *Z* (Sobel, 1982) can be used as a test statistic. It was carried out via an utilisation of the bootstrapping process reported by Preacher and Hayes (2004). Based on Sobel test statistic formula, which used for the significance of mediation:

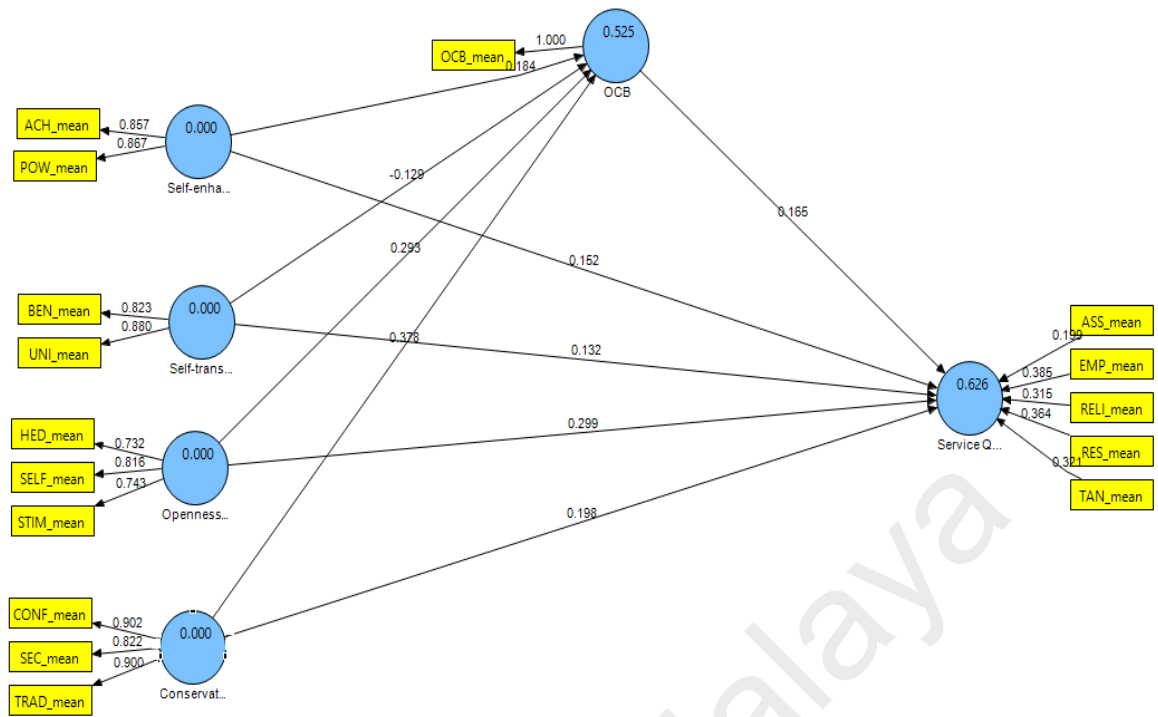
$$z = \frac{ab}{\sqrt{(b^2SE_a^2) + (a^2SE_b^2)}} \quad (4.5)$$

where “*a*” is the regression weight (*a*) for the relationship between the independent variable and the mediator, and (*b*) is the regression weight between the mediator and the dependent variable, “*SE a*” , and “*SE b*” are the standard error regression weight (*a*) and (*b*), respectively.

In the second step, the constructs of “Behaviour outcome”, encompassing organisational citizenship behaviour, ability, and motivation were added onto the first model in the form of mediators in the links between human values and service quality. And then mediating role of behaviour outcome as a one construct examined in one model.

#### **4.5.2.1 Organisational citizenship behaviour mediating role**

The constructs of “OCBs” were added to the first model as a mediator (Figure 4.3).



**Figure 4.4:** Path Model Including OCBs as a Mediator

The results of the bootstrapping method (Table 4.13) after the introduction of mediator variables (OCBs) in the model showed the effect of conservation value ( $\beta = 0.378$ ,  $p < 0.05$ ), openness to change value ( $\beta = 0.293$ ,  $p < 0.05$ ), and self-enhancement value ( $\beta = 0.184$ ,  $p < 0.05$ ) were all significant and positively influence service quality. However, the effective self-transcendence value was not significant in this model.



**Table 4.13:** Test of the Total Effects Using Bootstrapping (OCBs as Mediator)

Path	Original Sample ( $\beta$ )	SE	t Value	p Value
<i>Path a</i>				
Conservation -> OCBs	0.378	0.128	2.950**	0.004
Openness to change -> OCBs	0.293	0.124	2.363*	0.020
Self-enhancement -> OCBs	0.184	0.091	2.033*	0.044
Self-transcendence -> OCBs	-0.129	0.075	1.719	0.088
<i>Path b</i>				
OCBs -> Service Quality	0.165	0.081	2.029*	0.045
<i>Path c'</i>				
Conservation -> Service Quality	0.198	0.123	1.620	0.108
Openness to change -> Service Quality	0.299	0.102	2.916**	0.004
Self-enhancement -> Service Quality	0.152	0.085	1.780	0.078
Self-transcendence -> Service Quality	0.132	0.069	1.916	0.058

\*\* Significant at 0.01 level

\*Significant at 0.05 level

Also, Table 4.14 represent the mediation test for four possible paths in terms of service quality. According to the results, the mediation effect of OCBs between human values items, including conservation, openness to change, and self-enhancement with service quality were significant. The highest mediation effect belonged to conservation, while the mediation effect of OCBs between self-transcendence value and service quality was not significant.

It means firstly employee's OCBs as a voluntary behaviour is dependent to employee's security, tradition and conformity values as their conservation value, which leads to improved service quality. The second place belongs to hedonism, stimulation and self-direction value as their openness to change value and the last one is self-enhancement value, which mentions power and achievement value of bank employees. As showed in Table 4.4 security value as the subdomain of conservation value was in the first level in employee's value priority system, which again confirms here. The results emphasized the bank employee's attention and care about safety and harmony between self and others in workplace (security).

**Table 4.14:** Test of the Mediation Effects of OCBs Using Bootstrapping

Path	“ab” (indirect effect)	SE	Z	p value
Conservation -> OCBs-> Service Quality	0.062	0.037	1.672	0.047
Openness to change -> OCBs-> Service Quality	0.048	0.031	1.539	0.062
Self-enhancement -> OCBs-> Service Quality	0.030	0.021	1.436	0.075
Self-transcendence -> OCBs-> Service Quality	-0.021	0.016	-1.312	0.905

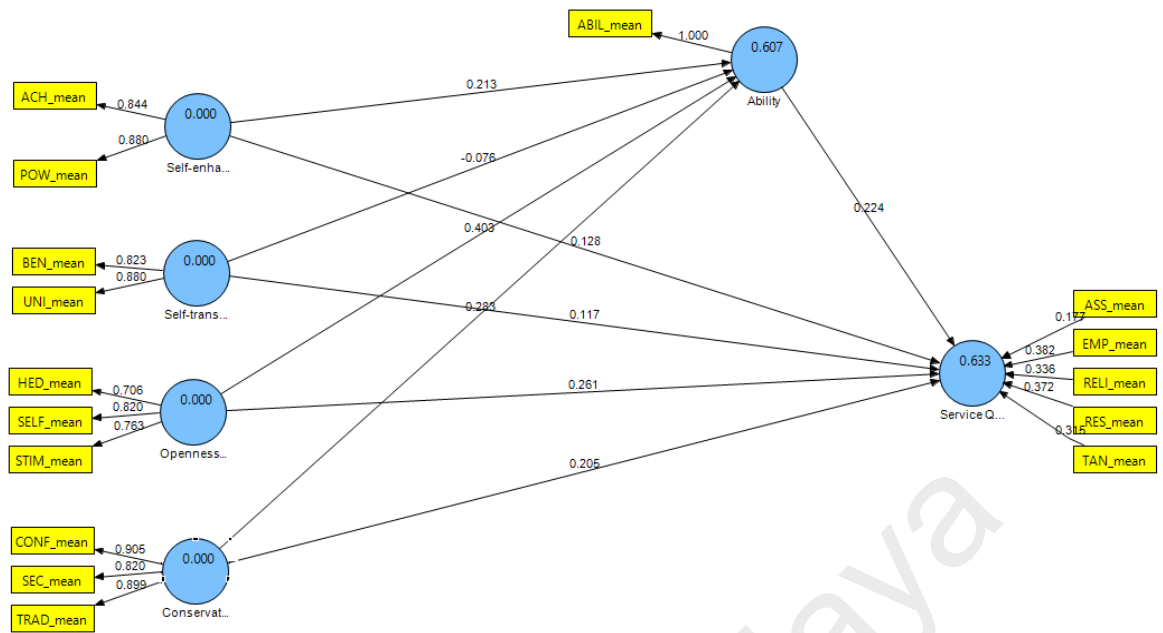
As pointed out previously, PLS need to assess the overall goodness of the model. In this model, OCBs acted as a mediator between human values constructs and service quality. GoF for service quality was 0.652, which is ready to consider 65.2% of the reachable fitness (Table 4.15).

**Table 4.15:** The Goodness-of-fit index (GoF) (OCBs)

Variables	R Square	Communality	GOF
Conservation		0.766	
OCBs	0.525	1.000	
Openness to change		0.585	
Self-enhancement		0.743	
Self-transcendence		0.726	
Service Quality	0.626	0.402	<b>0.652</b>

#### 4.5.2.2 Ability mediating role

The constructs of “Ability” were added to the first model as mediator (Figure 4.4).



**Figure 4.5: Path Model Including Ability as a Mediator**

Also, Table 4.16 represent the mediation test for four possible paths of service quality. According to the results, the mediation effect of the ability between human values items such as conservation, openness to change, and self-enhancement with service quality were significant. The highest mediation effect belonged to the openness to change, while the mediation effect of ability between self-transcendence value and service quality was not significant.

**Table 4.16: Test of the Total Effects Using Bootstrapping (Ability as Mediator)**

Path	Original Sample( $\beta$ )	SE	t Value	p Value
<b>path a</b>				
Conservation → Ability	0.283	0.123	2.309*	0.023
Openness to change → Ability	0.403	0.121	3.340**	0.001
Self-enhancement → Ability	0.213	0.087	2.444*	0.016
Self-transcendence → Ability	-0.076	0.077	0.991	0.324
<b>path b</b>				
Ability → Service Quality	0.224	0.080	2.802**	0.006
<b>path c'</b>				
Conservation → Service Quality	0.205	0.113	1.817	0.072
Openness to change → Service Quality	0.261	0.107	2.434*	0.016
Self-enhancement → Service Quality	0.128	0.086	1.484	0.141
Self-transcendence → Service Quality	0.117	0.068	1.705	0.091

\*\* Significant at 0.01 level      \*Significant at 0.05 level

Also, Table 4.17 represent the mediation test for four possible paths for service quality. According to these results, the mediation effect of ability between human values items including conservation, openness to change and self-enhancement with service quality was significant. The highest mediation effect belongs to openness to change and the mediation effect of ability between self-transcendence value and service quality was not significant.

It means ability of employees in the workplace is more dependent on hedonism, stimulation and self-direction value as the subdomain of openness to change value, which leads to anticipated service quality.

For example, an employee who his/her creativity and novelty is more than others certainly can use whole ability and skills in the workplace and provide best services in the bank.

Employee's ability also depends on their power and achievement value (self-enhancement value) after openness to change value and the lowest effect is belongs to conservation value (security, tradition, and conformity), which shows the less effect on employee's ability for improving provided services in banks.

**Table 4.17:** Test of the Mediation Effects of Ability Using Bootstrapping

Path	"ab" (indirect effect)	SE	Z	p value
<b>Conservation -&gt; Ability-&gt; Service Quality</b>	0.064	0.036	1.782	0.037
<b>Openness to change -&gt; Ability-&gt; Service Quality</b>	0.091	0.042	2.147	0.016
<b>Self-enhancement -&gt; Ability-&gt; Service Quality</b>	0.048	0.026	1.842	0.031
<b>Self-transcendence -&gt; Ability-&gt; Service Quality</b>	-0.017	0.018	-0.934	0.825

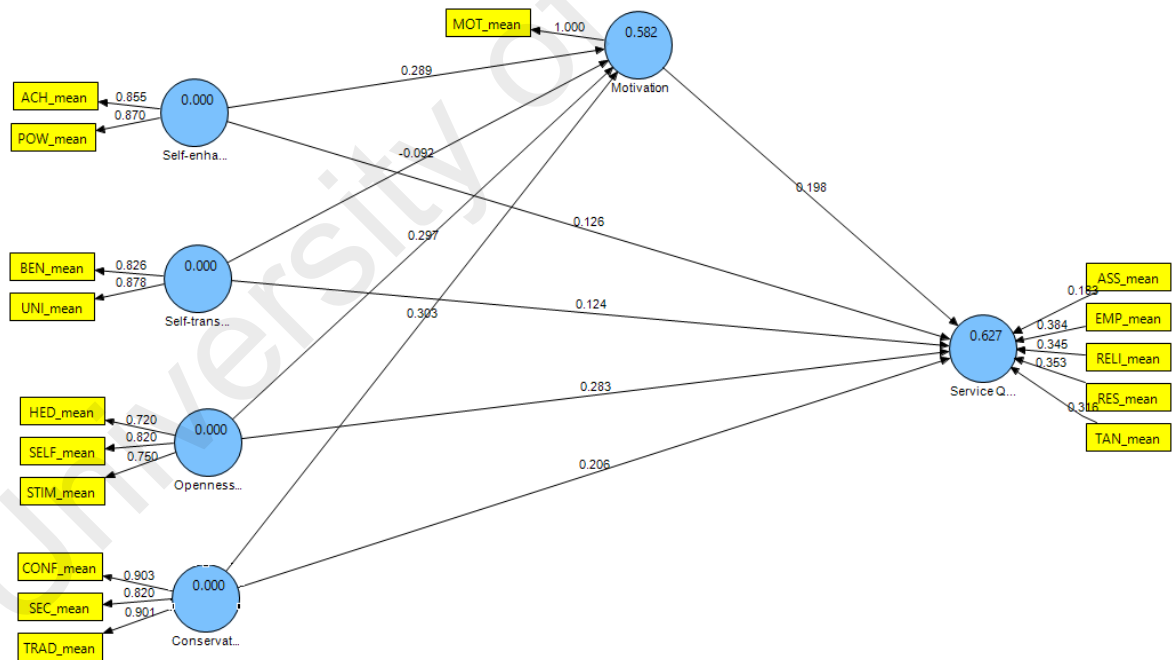
This model has the ability to act as a mediator between human values constructs and service quality. GoF for service quality was 0.630, which is ready to consider 63.0% of the reachable fitness (Table 4.18).

**Table 4.18:** The Goodness-of-fit index (GoF) (Ability)

Variables	R Square	Communality	GoF
Conservation		0.766	
Ability	0.607	1.000	
Openness to change		0.584	
Self-enhancement		0.743	
Self-transcendence		0.726	
Service Quality	0.633	0.401	<b>0.630</b>

#### 4.5.2.3 Motivation mediating role

The constructs of “Motivation” were added to the first model as mediator (Figure 4.5).



**Figure 4.6:** Path Model Including Motivation as a Mediator

The results of the boot strapping method (Table 4.19) after the introduction of mediator variables (Motivation) in the model showed the effect of conservation value ( $\beta = 0.303$ ,  $p < 0.05$ ), openness to change value ( $\beta = 0.297$ ,  $p < 0.05$ ), and self-enhancement

value ( $\beta = 0.289$ ,  $p < 0.05$ ) were significant and positively influenced the quality of service. However, effective self-transcendence value was not significant in this model.

The results show the highest place for motivation as a mediator and it belongs to the linkage of self-enhancement value and service quality. It means the employee's motivation is affected by their power and achievement value, which certainly leads to improved service quality. For example an employee, who looking a higher position and more income or more respect and responsibility in the workplace definitely more motivated to do the best as she/ he can in the workplace. So the second item, which affects employee's motivation is conservation value (security, tradition, and conformity), which also leads to better performance. The last value, that shows the influence on employee's motivation to do the best, is openness to change value includes hedonism, stimulation, and self-direction value.

**Table 4.19:** Test of the Total Effects Using Bootstrapping (Motivation as Mediator)

Path	Original Sample ( $\beta$ )	SE	t Value	p Value
<i>path a</i>				
Conservation -> Motivation	0.303	0.131	2.315*	0.022
Openness to change -> Motivation	0.297	0.140	2.124*	0.036
Self-enhancement -> Motivation	0.289	0.079	3.666**	0.000
Self-transcendence -> Motivation	-0.092	0.074	1.245	0.216
<i>path b</i>				
Motivation -> Service Quality	0.198	0.088	2.246*	0.027
<i>path c'</i>				
Conservation -> Service Quality	0.206	0.123	1.674	0.097
Openness to change -> Service Quality	0.283	0.106	2.682**	0.008
Self-enhancement -> Service Quality	0.126	0.084	1.501	0.136
Self-transcendence -> Service Quality	0.124	0.068	1.830	0.070

\*\* Significant at 0.01 level

\*Significant at 0.05 level

Table 4.20 presents the mediation test for four possible paths of service quality. Based on these results, the mediation influence of motivation between human values items such as conservation, openness to change and self-enhancement with service quality were significant. The highest mediation effect was of self-enhancement, while the mediation influence of motivation between self-transcendence value and service quality was not significant.

Self-transcendence value in the model without any mediators also did not demonstrate any relationship with service quality, but the researcher intended to assess the influence of human values in the mediation model.

**Table 4.20:** Test of the Mediation Effects of Motivation Using Bootstrapping

Path	"ab" (indirect effect)	SE	Z	P value
<b>Conservation -&gt; Motivation-&gt; Service Quality</b>	0.060	0.037	1.612	0.054
<b>Openness to change - &gt; Motivation-&gt; Service Quality</b>	0.059	0.038	1.543	0.061
<b>Self-enhancement -&gt; Motivation-&gt; Service Quality</b>	0.057	0.030	1.915	0.028
<b>Self-transcendence -&gt; Motivation-&gt; Service Quality</b>	-0.018	0.017	-1.089	0.862

Also, the evaluation result of the overall goodness of the model with motivation as a mediator between human values constructs and service quality showed a GoF of service quality was 0.652, which means that it is ready to consider 65.2% of the reachable fitness (Table 4.21).

**Table 4.21:** The Goodness-of-fit index (GoF) (Motivation)

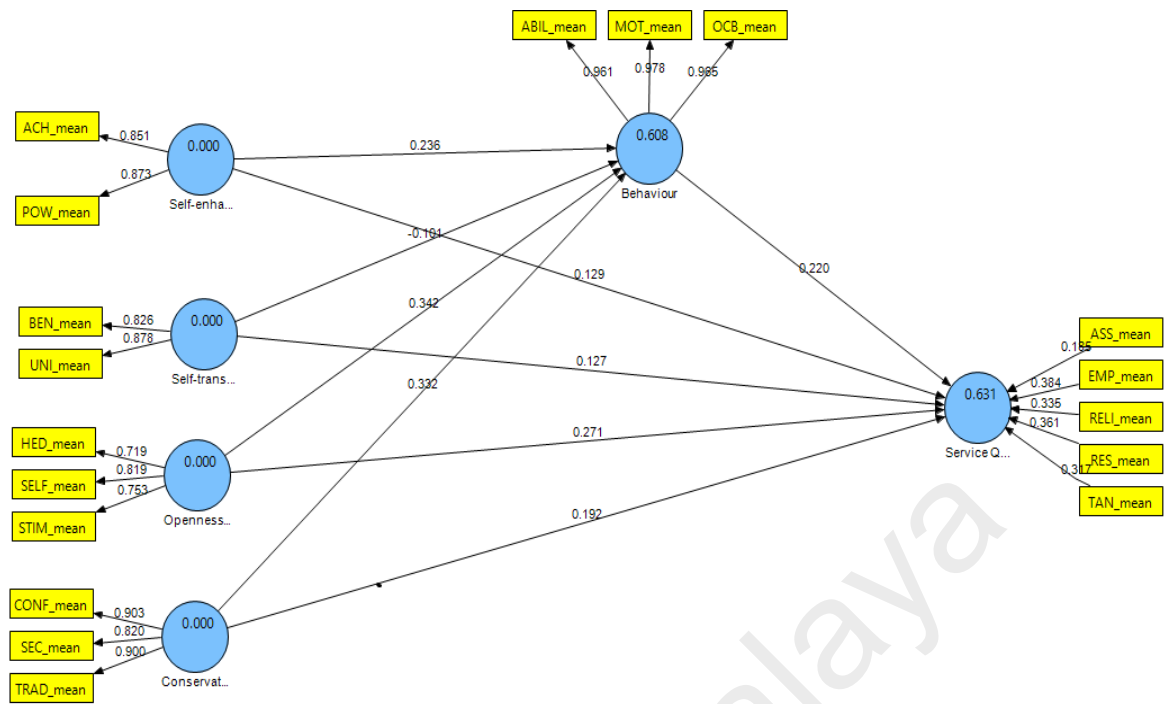
<b>Variables</b>	<b>R Square</b>	<b>Communality</b>	<b>GOF</b>
<b>Conservation</b>	0.582	0.767	<b>0.652</b>
<b>Motivation</b>		1.000	
<b>Openness to change</b>		0.585	
<b>Self-enhancement</b>		0.743	
<b>Self-transcendence</b>	0.627	0.727	
<b>Service Quality</b>		0.401	

#### 4.6 Structural model

For the researcher to analyse the research hypotheses, they must fit the data into the structural model. In prior section described that the CFA results are in agreement with a total of three measurement models, which included human values, behaviour, and service quality and their respective indicators, implying that the model has indeed been tested based on the observed variables of the aforementioned eleven latent variables that are linked to one another and also by the bootstrapping support of the mediating role of a total of three behavioural outcome.

Hence, the analysis concentrated on the linkage between indicators and variables. This part examined the type and significance of the variables connection. In SEM process evaluating the model validity considers as the last part. As shown in Figure 4.7, in this step, the researcher tested the validity of the structural model.





**Figure 4.7:** Total Path Model Including Behaviour outcome as Mediator

The results of the boot strapping method (Table 4.22) after the introduction of behavioural outcome as a mediator in the model showed the influence of conservation value ( $\beta = 0.332$ ,  $p < 0.05$ ), openness to change value ( $\beta = 0.342$ ,  $p < 0.05$ ), and self-enhancement value ( $\beta = 0.236$ ,  $p < 0.05$ ) were all significant and positively influenced the quality of service. However, the effectiveness of self-transcendence value was not significant in this model. It means three higher order dimensions of human value has effect on their behaviour, which directly influence bank provided services.

**Table 4.22:** Test of the Total Effects Using Bootstrapping (Behaviour outcome as Mediator)

Path	Original Sample ( $\beta$ )	SE	t Value	p Value
<i>path a</i>				
<b>Conservation -&gt; Behaviour</b>	0.332	0.124	2.679**	0.008
<b>Openness to change -&gt; Behaviour</b>	0.342	0.127	2.698**	0.008
<b>Self-enhancement -&gt; Behaviour</b>	0.236	0.080	2.958**	0.004
<b>Self-transcendence -&gt; Behaviour</b>	-0.101	0.070	1.435	0.154
<i>path b</i>				
<b>Behaviour -&gt; Service Quality</b>	0.220	0.085	2.594*	0.011
<i>path c'</i>				
<b>Conservation -&gt; Service Quality</b>	0.192	0.117	1.641	0.104
<b>Openness to change -&gt; Service Quality</b>	0.271	0.106	2.571*	0.011
<b>Self-enhancement -&gt; Service Quality</b>	0.129	0.083	1.549	0.124
<b>Self-transcendence -&gt; Service Quality</b>	0.127	0.068	1.874	0.063

\*\* Significant at 0.01 level

\*Significant at 0.05 level

Table 4.23 represent the mediation test for four possible paths for service quality. According to the result, the mediation effect of behavioural outcome between human values items, including conservation, openness to change and self-enhancement with service quality was significant. The highest mediation effect was demonstrated by self-enhancement, while the mediation effect of behavioural outcome between self-transcendence value and service quality still was not significant. It means power and achievement value of bank employees has the effect on their behaviour such as OCBs, motivation and ability, which directly shows an effect on quality of services in banks.

So achievement, power, tradition, security, conformity, self-direction, hedonism, and stimulation value of employees should be taken more attention from managers and policymakers, as the result showed they had an effect of behaviour and also the employee's performance.

**Table 4.23:** Test of the Mediation Effects of Behaviour outcome Using Bootstrapping

Path	“ab” (indirect effect)	SE	Z	p value
Conservation -> Behaviour -> Service Quality	0.073	0.039	1.864	0.031
Openness to change -> Behaviour -> Service Quality	0.075	0.040	1.870	0.031
Self-enhancement -> Behaviour -> Service Quality	0.052	0.027	1.950	0.026
Self-transcendence -> Behaviour -> Service Quality	-0.022	0.018	-1.255	0.895

The last result of the overall goodness of the overall model with behavioural outcome as a mediator between human values constructs and service quality showed the GoF for service quality was 0.651, which means that it's ready to consider 65.1% of reachable fitness (Table 4.24).

**Table 4.24:** The Goodness-of-fit index (GoF) (with Mediator)

Variables	R Square	Communality	GOF
Conservation	0.608	0.766	<b>0.651</b>
Behaviour outcome		0.937	
Openness to change		0.585	
Self-enhancement		0.743	
Self-transcendence	0.631	0.727	
Service Quality		0.401	

#### 4.7 Hypotheses testing and discussion

The path analysis of the latent variable with observed and unobserved variables to each other was tested. All the causal paths were tested via the research model (hypothesised model). Consistent with the GoF and previous literature (Shea & Bidjerano, 2009), SEM confirmed the relationships between human values, behavioural outcome, and service quality.

There are five main research objectives of this research. In this part, each research objective is emphasised, and its corresponding research hypothesis tested. The relevant statistical tests will also be reported. The applied statistical procedure is intended to test the stated research hypothesis.

To test this hypothesis, the Structural Equation Modelling (SEM) using PLS was utilised. Before testing the complete hypothetical model in SEM, the measurement model needs to be specified. To test the measurement model, SEM uses CFA to confirm the underlying latent variable structure (Bain et al., 2006). In this kind of factor analysis, the observed constructs describe their respective latent constructs. Another purpose for CFA is to be aware of how features of conceptual model fits well with reality (Hair et al., 2006).

In order to access the research objectives and test the research hypotheses, this study tested a total of 22 research hypotheses. Each research hypothesis have been used in the structural model called the Standard Regression Weights in the Models to test the study's hypotheses. The research related hypotheses were examined via p-value at levels ( $<0.05$ ).

#### **4.7.1 Direct hypotheses**

**Hypothesis 1-a:** The first hypothesis explored the relationship between self-enhancement and service quality. The results showed a positive relationship between self-enhancement and service quality ( $\beta = 0.169$ ,  $p < 0.05$ ). The results indicate that self-enhancement value has an impact on the service quality of commercial banks in Malaysia. So the first research hypothesis supported by data.

Schwartz and Bilsky (1990), clarified self-enhancement value includes power and achievement which totally seeing at personal success and social dominance over peoples. Hence based on the result it can understand that employees with more attention to achieve success and power in future caused to providing best service quality in the

workplace. Also in another study by Adkins and Naumann (2002) the positive relation between achievement value and performance in US examined and confirmed. As cited in Table 2.6 in chapter two, Parks et al., (2012) also examined the existing linkage of achievement value and course performance in education structure.

In the study by D'Souza and Dimba (2010) power value cited as a best predictor of firm performance and service quality in Kenya. So it shows most of the previous researchers focused on power and achievement value effect on service quality.

With attention to the descriptive statistic for related items to human values (Table 4.4), it can be recognised between two dimensions of self-enhancement, achievement value with highest overall mean ( $M= 4.396$ ) is the most important value for bank employees, this overall mean continues by Power ( $M=4.146$ ) as the subdomain of self-enhancement value. Therefore finally it can understand that self-enhancement value shows the positive effect on service quality with more devotion on achievement value.

**Hypothesis 1-b:** Hypothesis 1-b stated that openness to change value influence the service quality of commercial banks. Path analysis of the initial hypothesised model reveals that openness to change value had an impact on the service quality of commercial banks in Malaysia ( $\beta= 0.353$  with  $p<0.05$ ). This finding indicates that for commercial banks in Malaysia, the openness to value change is important and influential on service quality.

Openness to change value includes hedonism, stimulation and self-direction focused on personal pleasure, novelty and creativity of people (Schwartz, 1999, 2005, 1992; Glazer et al., 2004), so due to the result of this research this dimension of values system show positive relationship with service quality.

Bardi and Schwartz (2003) showed the strong link between stimulation value and employee performance in Israel. Likewise, many studies also examined and confirmed

the linkage of openness to change value and service quality or firm performance (Adkins & Naumann, 2002; Dubinsky et al., 1997; Parks & Guay, 2012; Abiodun, 2009; D'Souza & Dimba, 2010; Cohen et al., 2013).

In this study based on the descriptive statistic for related items to human values (Table 4.4), that checked the human values structure by fourteen question by bank employees, it can be recognised that hedonism value with highest overall means around 4.275 lives among three items of openness to change value. This process continues by stimulation value (M=4.250) and self-direction value (M=4.193). So easily can understand the importance of personal pleasure and gratification of bank employees in the workplace that certainly can affect the service quality.

**Hypothesis 1-c:** The third hypothesis explores the relationship between self-transcendence and service quality. The results did not show a positive relationship between self-transcendence and service quality ( $\beta = 0.111$ ,  $p > 0.05$ ). The results indicate that self-transcendence value has not impacted the service quality of commercial banks in Malaysia.

Universalism and benevolence values are two items of self-transcendence value that describes the extent of fairness, individual tolerance and protection of the happiness of group members (Schwartz, 1999, 2005, 1992, 1994; Glazer et al., 2004; McGoldrick et al., 2001; Bardi & Schwartz, 2003). So in this research self-transcendence value, unlike all previous studies that showed the connection between this value and performance of organisations, does not show any influence on bank service quality.

Consequently this result can be considered by managers and policy makers in Malaysian banking sector especially commercial banks. They should pay more attention for education and upbringing programs that they can provide in the workplace to enhance and rehabilitation of self-transcendence value. So this dimension of value recognised as the most beautiful and valuable part of the value system of each person.

However, in the descriptive statistic for related items to human values (Table 4.4), it can consider that benevolence value with the overall mean around 4.338 shows the amount of significance among bank employees and universalism value also with an overall mean around 4.146 play a part in values priority system of employees. So as mentioned before the managers and policymakers should be aware of the importance of employee's self-enhancement value.

**Hypothesis 1-d:** Hypothesis 1-d proposed that the relationship between conservation value and service quality of commercial banks in Malaysia. The results did not show a positive relationship between conservation value and service quality ( $\beta = 0.269$ ,  $p < 0.05$ ), and indicated that conservation value for commercial banks in Malaysia had an important and influential effect on their service quality.

Conservation value as a one of the dimensions of individual values system includes tradition, conformity and security which describes respect to customs, restraint of actions and attention to safety and social balance. As the result showed the conservation value of bank employees have positive effect on provided service quality (Schwartz, 2005, 1992, 1994; McGoldrick et al., 2001; Bardi & Schwartz, 2003).

So it can be mentioned for managers that employees conservation values should be recognise and consider as a critical point in their decision-making procedure.

Security with the highest overall mean around 4.468 based on the descriptive statistic in Table 4.4 recognised as the first priority of bank employees in their values system. Tradition value also with an overall mean around 4.396 is the second priority of employees, third place is belongs to conformity with an overall mean about 4.181. From this it conclude that tradition value must get more attention from managers and policymakers in banking sector of Malaysia.

**Hypothesis 2-a:** The next hypothesis stated that there would be a positive relationship between OCBs and the service quality of the commercial banks in Malaysia. The results in Table 4.14 supported the hypothesis ( $\beta = 0.165$ ,  $p < 0.05$ ).

So based on the result OCBs with all five symbols includes; conscientiousness, sportsmanship, courtesy, civic virtue and altruism (Organ, 1988; Podsakoff et al., 1990, 2000) from bank employees play an important role in promoting service quality. The positive relationship between OCBs and service quality examined and confirmed in many previous studies (Ball et al., 1994; Bateman & Organ, 1983; Brief & Motowidlo, 1986; Farh et al., 1990; George, 1990; George & Bettenhawn, 1990; Moorman, 1991; Munene, 1995; Niehoff & Moorman, 1993; Organ & Konovsky, 1989; Organ & Ryan, 1995; Podsakoff et al., 1996a; Podsakoff et al., 1996b; Podsakoff et al., 1990; Podsakoff et al., 1993; Puffer, 1987; Schnake, 1991; Smith et al., 1983; Williams & Anderson, 1991) that this study also confirmed this link in the banking system in Malaysia.

Bateman and Organ (1983) and MacKenzie et al. (1998) clearly described OCBs or discretionary behaviour as a behaviour outcome can directly improve the organisation performance.

In other side, in table 4.5 after checking the descriptive statistic for related factors to behaviour outcome, it can be recognised the role of organisational citizenship behaviour as a one of three dimensions of behaviour outcome with overall mean around 3.907. Among the behaviour outcome sub dimensions, the second place allocated for OCBs after motivation, which shows the important role of OCBs as one of the elements of behaviour outcome in workplace. (García-Cabrera & García-Soto, 2011) mentioned OCBs as a discretionary behaviour in role behaviour instead of behaviour outcome, which is reaffirming the wide meaning and impact of employees OCBs in organisation.



**Hypothesis 2-b:** The next hypothesis stated that there would be a positive relationship between OCBs and self-enhancement. The results show a positive relationship between OCBs and self-enhancement ( $\beta = 0.184$ ,  $p < 0.05$ ).

So due to the result, the effect of employee's self-enhancement value on their organisational citizenship behaviour or discretionary behaviour in banking system confirmed. In previous studies also mention the influence of sub-dimensions of self-enhancement value such as; achievement (Arthaud-Day et al., 2012); Abiodun, 2009), power (D'Souza & Dimba, 2010; (Chang & Lin, 2008); Schwartz, 1996) on OCBs as a behaviour outcome in the organisation.

Also, achievement value as one of the important priorities of bank employees value system after security as showed in Table 4.4, need more attention by managers and policy makers, it has also a strong influence on employee's discretionary behaviour or OCBs in order to improve quality of services.

As it mentioned in Table 4.5, OCBs with an overall mean around 3.907 have a second place after motivation, which is considerable, and in other hand two sub-domain of self-enhancement value such as power and achievement showed in Table 4.4 with an overall mean around 4.396 for achievement and  $M = 4.146$  for power, again confirm the role of employee's self-enhancement value in their values system and consequently affect their discretionary behaviour.

**Hypothesis 2-c:** Hypothesis 2-c proposed that the relationship between OCBs and openness to change. The results in Table 4.14 supported the hypothesis ( $\beta = 0.293$ ,  $p < 0.05$ ).

According to the result of testing the hypothesis 2-3, it concludes that openness to change the value of bank employees has an effect on their organisational citizenship behaviour, which expects to improve the quality of provided services. So hedonism, stimulation and self-direction as three dimensions of openness to change value, showed

the different level of mean in employee's values priorities system (Table 4.4). Hedonism value showed the highest level of attention among others (M=4.275) secondly, stimulation value of employees (M=4.250) and third level belongs to self-direction value with an overall mean around 4.193. Therefore hedonism value of bank employees needs more attention from managers to reinforce their organisational citizenship behaviour.

Many of previous studies also tested the effect of openness to change value dimensions on OCBs and confirmed their positive relationship (Ladhari et al., 2011); Bardi & Schwartz, 2003).

**Hypothesis 2-d:** This hypothesis explored the relationship between OCBs and self-transcendence. The results did not show a positive relationship between OCBs and self-transcendence  $\beta = -0.129$ ,  $p < 0.05$ ).

As shown by the result, the self-transcendence value of bank employees from two commercial banks of Malaysia did not confirm any effect on their discretionary behaviour. Although many researchers examined and confirmed the positive relationship between self-transcendence value and OCBs (Bardi & Schwartz, 2003; Chandrakumara & Senevirathne, 2009); Schwartz, 1996; Gollan & Witte, 2014; Rohan & Meg, 2000), in this study the positive relationship between them rejected.

Interestingly, in Table 4.4 when the employee's value priorities system analyst, it shows the overall mean around 4.338 for Benevolence and also 4.166 for Universalism value, which clearly confirms the importance of these two dimensions of self-transcendence value, (benevolence more than universalism) in employee's value system.

On the other hand, OCBs as mentioned before with all of five sub-dimensions with an overall mean about 3.907, after motivation play a critical role in behaviour outcome (Table 4.5). So again it can say this dimension of four higher order dimension of values also has an effect on organisational citizenship behaviour of bank employees.

**Hypothesis 2-e:** Another value that was assumed to influence OCBs was the conservation. The results showed a positive relationship between OCBs and conservation ( $\beta = 0.378, p < 0.05$ ).

The last dimension of values also has an effect on OCBs, based on this result employees values such as tradition, conformity and security as the subdomain of conservation value directly affect their discretionary behaviour in the banking sector.

Security value with an overall mean around 4.468, has the highest level in the employee's value priorities system among all 10 items of values. The second priority belongs to tradition value ( $M=4.351$ ) and the third item is conformity with an overall mean around 4.181. Hence managers should pay more attention to tradition value as the most important value in the employee's value system, which can lead to promoted service quality.

Marcelo & Juliana (2010) mentioned the effect of conservation value on OCBs in Brazil, also (Cohen et al., 2013) described the relationship of conformity value and OCBs in China, similarly Ladhari et al. (2011) stated the security values effect on behaviour, which leads to promoted service quality in Canada and France.

**Hypothesis 3-a:** This hypothesis posited that employee's ability would have a positive effect on service quality of Malaysian commercial banks. As shown in Table 4.17, this hypothesis was supported. The estimated regression was significantly different from zero at the 0.05 level ( $\beta = 0.224, p < 0.05$ ).

So, as cited by MacKelvey (1983) and Huselid (1995) employee's ability positively influence performance. The same result also showed in this study and confirmed their relationship in the banking sector again.

Ability as one of the behaviour outcome items showed the lowest mean in Table 4.5 ( $M=3.858$ ), therefore this factor of behaviour outcome has the lowest portion in

forming employee's behaviour outcome after OCBs. It means employee's ability as a part of their behaviour has effect on bank service quality.

On the other hand factors of service quality includes; reliability (M=3.719), empathy (M=3.606), responsiveness (M=3.546), assurance (M=3.543) and tangible (M=3.260), as showed in Table 4.6 consecutively pointed the ranking of them in forming bank service quality. It means the reliability of provided services in banks consider as the most important part of customer evaluation. So ability of employees to provide more reliable services is important.

**Hypothesis 3-b:** The next hypothesis tested the effect of self-enhancement value to employees' ability. The results revealed a positive relationship between these two constructs, thus the results support the hypothesis. As Table 4.17 shows, the estimated regression was meaningfully diverse at the 0.05 level from zero ( $\beta = 0.213$ ,  $p < 0.05$ ).

So it means self-enhancement value of employees has effect on their skills and abilities in banking system. Power and achievement values consider as the sub-dimensions of self-enhancement value (Schwartz, 2005). It concludes that any employees who searching about higher position and also higher salary, try to promoting her/his abilities and using all of potentials to providing the high quality services to customer.

Achievement value with an overall mean around 4.396 in Table 4.4 showed the degree of importance of this value in employee's value system, on the other side power with an overall mean around 4.146 was the last one in their value priority system. Furthermore, ability has contributed to forming the employee's behaviour by an overall mean about 3.858. Many of researchers also mentioned the relationship between achievement value and behaviour (Rokeach, 1973; Hemingway, 2005; Cirnu & Kuralt, 2013) and the linkage of power value with ability (D'Souza & Dimba, 2010), as most of the previous studies only examined some dimensions of values connections with some issues like performance or decision-making and sometimes service quality. In this study

for first time examines the contraction of all dimensions of personal values with service quality by using two group of respondents.

**Hypothesis 3-c:** The following hypothesis specified that there would be a confident relationship between openness to change value and the employees' ability. Same as earlier hypotheses, also the data was reinforced it ( $\beta = 0.403$ ,  $p < 0.05$ ).

Similar to the previous hypothesis, employee's ability can be influence by another item of values such as hedonism, stimulation and self-direction which all are the sub-domain of openness to change value (Schwartz, 2005).

It means the ability of employees is related to the extent of how they want to enjoy from work, how they can come up with novelty in handling jobs and how they can accept risky decision.

In Table 4.4 the priority of each item of openness to change value showed by an overall mean, hedonism by an overall mean about 4.275 showed the first priority of employees,  $M = 4.250$  is belonged to stimulation and the last item, self-direction by an overall mean around 4.193 showed the employees prefer to follow the writing duties and orders from the managers instead of doing some risky and novelty idea in their job. Also, they prefer to look the job with enjoyment (take it easy and relax).

**Hypothesis 3-d:** Hypothesis 3-4 proposed that self-transcendence value lack any positive influences on employees' ability of Malaysian commercial banks. The results did not show a positive relationship between self-transcendence value and employees' ability ( $\beta = -0.076$ ,  $p < 0.05$ ).

Self-transcendence value did not show any relationship with employee's ability, but in their value system based on the result in Table 4.4, universalism and benevolence as the two items of this value showed the overall mean about 4.166 and 4.338, that means the employees prefer to keep the promises that they have made and then think about the

equality treatment, but these two values did not show any strong relationship with their ability in banking system.

Although two of studies examined and confirmed the relationship of self-transcendence value and ability (Bardi and Schwartz, 2003; (Arthaud-Day et al., 2012). In the current research could not find any strong linkage between them.

**Hypothesis 3-e:** This hypothesis proposed that the conservation value positively influences employees' ability. The results in Table 4.17 supported the hypothesis ( $\beta=0.283$ ,  $p=.000$ ).

Not similar to self-transcendence value, conservation value showed the relationship with employee's ability, so it means security, tradition and conformity values as the subdomain of conservation value has effect on their ability. For example, if they realise some risky job or something different from the banking rule maybe they refuse to do it in some especial times.

But as it showed in Table 4.4 security value with an overall mean about 4.468, stand at the top of the list of employee's priorities, this process followed by tradition value ( $M=4.351$ ) and also conformity ( $M=4.181$ ). So it shows the importance of conservation value in employee's value system and consequently in their ability and capacity in the workplace. Schwartz (2005, 1994), Lawler et al. (1995), Huselid (1995), and Vinhal Nepomuceno and Barreiros Porto (2010) mentioned about the positive relationship between conservation values and ability.

**Hypothesis 4-a:** The next hypothesis stated that there would be a positive relationship between employees' motivation and the quality of Malaysian commercial banks services. Similar to previous hypotheses, it was supported by the data ( $\beta=0.198$ ,  $p<0.05$ ).

This result mentions the positive effect of employee's motivation on provided quality of services. So based on the information in Table 4.6, the reliability of services

in banks is one of the most important item among all five dimensions of service quality, which is evaluated by bank customer. It means for customer the consistency of services in banks is very important issue that comes from motivated employees. Reliability with an overall mean around 3.719, empathy (M=3.606), responsiveness (M=3.546) assurance (M=3.543) and the last one tangible (M=3.260) as the all component of service quality showed the different level of importance in customer approach. So tangible showed the lowest level, which means not too much important item in evaluating the bank service quality.

On the other hand motivation as the most important item in the construct of behaviour outcome stands in the top of the list by an overall mean about 3.946. The results confirmed employee's motivation as an important item among three items of behaviour outcome.

So far many of studies described the positive relationship between motivation of employees and service quality (Minbaeva, 2008; Tabassi & Bakar, 2009; Mathis & Jackson, 2007; Schwartz, 1992; Schwartz & Bilsky, 1990; Dinda et al., 2005). Most of them examine and confirmed the effect of employee's motivation to custom all of their capabilities in their job.

**Hypothesis 4-b:** One type of value that was assumed to influence motivation of employees was self-enhancement. The findings showed that the regression weight for service quality was significantly different from zero at the 0.05 level ( $\beta = 0.289$ ,  $p < 0.05$ ).

Based on the findings employee's power and achievement value as the components of self-enhancement value has effect on their motivation in banking sector. It means who looking for attaining higher position, certainly can accept more commitment in job and his/her motivation to achieve higher level leads to promoted performance.

As the Table 4.4 showed, achievement value among bank employees in Malaysia after security with an overall mean about 4.396 has the highest level in their value priorities system. So it can be except this value leads to motivate employees more than power value, which has the lowest overall mean about 4.146 in the descriptive statistical analysis part in chapter four.

In the last psychological and social science studies, it is widely acknowledged that self-enhancement value plays a critical role in understanding and predicting motivational reactions (Bardi & Schwartz, 2003; Gollan & Witte, 2014; Rohan & Meg, 2000; Rokeach, 1973; Schwartz & Bilsky, 1990).

**Hypothesis 4-c:** The next hypothesis tested the effect of openness to change value on employee's motivation. The results revealed a positive relationship between these two constructs, thus the results support the hypothesis. As Table 4.20 shows, the estimated regression was significantly different from zero at the .05 level ( $\beta = 0.297$ ,  $p = 0.036$ ).

As it concluded based on previous results openness to change value, especially hedonism value with an overall mean about 4.275 (Table 4.4) showed the highest level in employee's value priority system and likewise showed the positive effect on employee's motivation in workplace. Stimulation value with an overall mean about 4.250 and also self-direction ( $M=4.193$ ) has the second and third place after hedonism. It means when employees have more time to enjoy their work and comfortable with job, more motivated to do duties.

In the last two decades, different experiences focused on openness to change values as a key element in forming the employee's motivation in workplace (Arthaud-Day et al., 2012; Ladhari et al., 2011; Bardi & Schwartz, 2003; Bernat, 2012; Tuzaik, 2010; Hemingway & MacLagan, 2004).



**Hypothesis 4-d:** This hypothesis proposed that self-transcendence value lack any positive effect on employees' motivation. The results in Table 4.20 did not support the hypothesis ( $\beta = -0.092$ ,  $p > 0.05$ ).

Although self-transcendence value items such as universalism and benevolence has a place in value priority system of bank employees as showed in Table 4.4, ( $M = 4.166$ ) for universalism and ( $M = 4.338$ ) for benevolence, but it did not show any effect on employee's motivation. It means universalism approach of employees such as caring about environment and providing equal treatment for all, did not motivate them for doing job. On the other hand benevolence value is more important than universalism value for bank employees, so it means the keep promises that they have made to others motivate them to do their jobs, but this effect also is not too much considerable.

(Arthaud-Day et al., 2012) examine the positive and direct effect of benevolence value on the employee's behaviour and their attitudes in US, also Vinhal Nepomuceno and Barreiros Porto (2010) indicated that values such as conservation value were the best predictor of employee's attitudes, but it is not any study, which directly mentioned a positive relationship between self-transcendence value and motivation.

**Hypothesis 4-e:** Hypothesis 4-e tested the effect of conservation value on employees' motivation. The results show a positive relationship between these two constructs, thus the results are deem to support the hypothesis. As shown in Table 4.20, the estimated regression was significantly different from zero at the .05 level ( $\beta = 0.303$ ,  $p = 0.022$ ).

Conservation value considered as one of the values that showed strong effect on behaviour and also service quality in previous hypothesis, also base on the findings of Table 4.4 it has the highest place in value priority system of employees. Security value with an overall mean about 4.468 as the one item of conservation value showed the importance of safety and harmony between self and others for employees. Tradition

value also with an overall mean about 4.351 has the third place in Table 4.4, which shows the importance of respect to customs and ideas for bank employees, the last priority is belongs to conformity (M= 4.181) that shows to what extent employees want to follow the rules that consider by managers and adapted themselves with situation.

As mentioned by Minbaeva (2008) managers in order to keep employees on a job, should take into account their needs and value priorities system. It means if managers can take care about safety and security of employees which is valuable for them, they can expect good result in their jobs. Conservation value as a guide of behaviour have important effect of individual interpersonal behaviour and motivation (Cirnu & Kuralt, 2013; Hemingway, 2005). So many of previous studies confirmed the positive relationship between conservation value and motivation (Bernat, 2012; Hemingway & MacLagan, 2004; Tuzaik, 2010; Schwartz & Bilsky, 1990; Gollan & Witte, 2014; Rohan & Meg, 2000).

#### **4.7.2 Indirect hypotheses**

The last set of hypotheses explored the mediation roles of human behavioural outcome in the relationship of human values and service quality.

**Hypothesis 5-a:** Hypothesis 5-a tested the mediation role of OCBs on the relationship between independent variables (self-enhancement, openness to change, self-transcendence and conservation) and service quality of commercial banks in Malaysia (Figure 4.4).

Independent variables self-enhancement, openness to change, and conservation have a significant relationship with OCBs (Figure 4.4). Then, self-enhancement, openness to change, self-transcendence, and conservation are indirectly related to service quality, being mediated by OCBs. The results of the mediation test via the bootstrapping approach has been shown in Table 4.14.

Based on the results, only OCBs mediated the relationship between conservation value and service quality ( $p=0.047$ ). It did not mediate the relationship of self-enhancement, self-transcendence and openness to change value and service quality.

Therefore, based on the aforementioned results, OCBs partially mediate the relationship between human values and service quality.

Conservation value as mentioned in previous hypothesis showed the strong effect on behaviour and also in service quality, the important role of conservation value also mentioned when OCBs play a mediator role between human values and service quality.

Moreover in value priority system in Table 4.4 the items of conservation value such as; security ( $M=4.468$ ), tradition ( $M=4.351$ ) and conformity ( $M=4.181$ ) had the highest level of priority for employees.

It can conclude, managers should take care of conservation value of employees, which directly influence their organisational citizenship behaviour and consequently promoting quality of provided services. For example if employees be sure about safety of self and family like insurance, any allowance for their pleasure and favours or be confident that all of their believes and customs accepted and respected by workplace, assuredly they will show some discretionary behaviour, which influence positively on quality of their services.

Sun et al. (2007), Yoon and Suh (2003), Podsakoff et al. (2009), Williams and Anderson (1991), Barksdale and Werner (2001), Koys (2001a), Morrison (1996) cited the mediating role of OCBs in the relationship of values and performance and service quality.

**Hypothesis 5-b:** Hypothesis 5-b tested the mediation role of the ability between independent variables (self-enhancement, openness to change, self-transcendence and conservation) and service quality of commercial banks in Malaysia (Figure 4.5).

Independent variables self-enhancement, openness to change and conservation is significantly correlated with ability (Figure 4.5). Then self-enhancement, openness to change, and conservation are indirectly related to service quality, due to the fact that it is mediated by ability. The results of mediation test using the bootstrapping approach has been shown in Table 4.17.

Based on the results, the ability to mediate the relationship between conservation, self-enhancement, and openness to change values and service quality ( $p < 0.05$ ) is evident. Therefore, based on the aforementioned results, the ability to fully mediate the relationship between human values and service quality is prevalent.

**Hypothesis 5-c:** Hypothesis 5-c tested the mediation role of motivation between independent variables (self-enhancement, openness to change, self-transcendence and conservation) and service quality of commercial banks in Malaysia (Figure 4.6).

Independent variables of self-enhancement, openness to change and conservation are significantly correlated to motivation (Figure 4.6). Then, self-enhancement, openness to change and conservation are related indirectly to the service quality, due to the fact that they are mediated by ability. The result of the mediation test using the bootstrapping approach has been shown in Table 4.20.

Based on the results, only motivation mediated the relationship between self-enhancement value and service quality ( $p = 0.028$ ). Motivation did not mediate the relationship of self-enhancement, self-transcendence and openness to change value and service quality. Therefore, based on the aforementioned results, motivation does not totally mediate the relationship between human values and service quality. Table 4.25 summarises the findings post-research hypotheses testing.

**Table 4.25:** Research Hypotheses Test

	<b>Research Hypotheses</b>	<b>Supported?</b>
<b>Direct Hypotheses (H1, H2, H3, H4)</b>	Self-enhancement is positively related to service quality.	Yes
	Openness to change is positively related to service quality.	Yes
	Self-transcendence is positively related to service quality.	No
	Conservation is positively related to service quality.	Yes
	OCBs are positively related to service quality.	Yes
	Self-enhancement is positively related to OCBs.	Yes
	Openness to change is positively related to OCBs.	Yes
	Self-transcendence is positively related to OCBs.	No
	Conservation appraisal is positively related to OCBs.	Yes
	Employees' abilities are positively related to service quality.	Yes
	Self-enhancement is positively related to employees' abilities.	Yes
	Openness to change is positively related to employees' abilities.	Yes
	Self-transcendence is positively related to employees' abilities.	No
	Conservation is positively related to employees' abilities.	Yes
	Employees' motivation is positively related to service quality.	Yes
	Self-enhancement is positively related to employees' motivation.	Yes
	Openness to change is positively related to employees' motivation.	Yes
	Self-transcendence is positively related to employees' motivation.	No
	Conservation is positively related to employees' motivation.	Yes
<b>Indirect Hypotheses (H5)</b>	OCBs mediate a relationship between human values and service quality.	Partially mediate
	Employees' abilities mediate a relationship between human values and service quality.	fully mediate
	Employees' motivation mediate a relationship between human values and service quality.	Partially mediate

#### **4.8 Summary**

This study was conducted among two commercial banks in Kuala Lumpur, Malaysia to evaluate the relationship between human values and bank service quality through employee's behaviour outcome as a mediator.

Data were collected using two questionnaires consisted of employees questionnaires to evaluating their human values and behaviour outcome and customer questionnaire to evaluate quality of provided services by customers among all branches (117) of two commercial banks in Kuala Lumpur, Malaysia.

The results of data analysis showed the employees values playing an important role in quality of bank services through employee's behaviour such as OCBs, motivation and ability. The result also showed that the most related dimension of human values that have influence on bank service quality were self- enhancement, conservation and openness to change and among three items of behaviour outcome, employee ability fully mediate the relationship of human values and service quality.

## CHAPTER 5: CONCLUSIONS, IMPLICATIONS AND LIMITATIONS

### 5.1 Conclusions

The findings in this work suggest that employee's personal values is crucial towards improving organisational citizenship behaviours, employees' abilities and motivation, and in conclusion service quality. Psychological literature and empirical examinations of personal values suggest many predisposition on effect of values upon human behaviour (Rokeach, 1973; Schwartz, 1992). The final research model further details the fact that this study is based on the empirical results obtained from the SEM model developed in this work.

The study investigated the factors of service quality in two commercial banks of Malaysia. The research framework contains evidence that supports the theoretical framework predicting service quality.

It also helps to evaluate the impact of personal values on service quality, demonstrating evidence of the presence of influence. Previous works argue that personal values are important predictors of both attitudes and behaviour (Jayawardhena, 2004; Koo DM & SH, 2008; NG & Sio, 2005; Pitts & Woodside, 1983; Shim & Eastlick, 1998), yet there are not many empirical analyses on the effect of personal values on perceived quality of service (Raajpoot, 2004).

This study sheds light on diagnostic role of self-enhancement, conservation and openness to change value among bank employees, which showed effect on their behaviour especially on their ability that leads to improved service quality.

Despite the fact that human values dimensions cannot be simplified to the whole Malaysia, but it can make new provisions in terms of the values system varieties among bank employees. In a multi-cultural country like Malaysia, understanding value priority system of employees is very important because analysing the employee's value priority

system can play a key role in recognising their behaviour and continually promoting organisation performance.

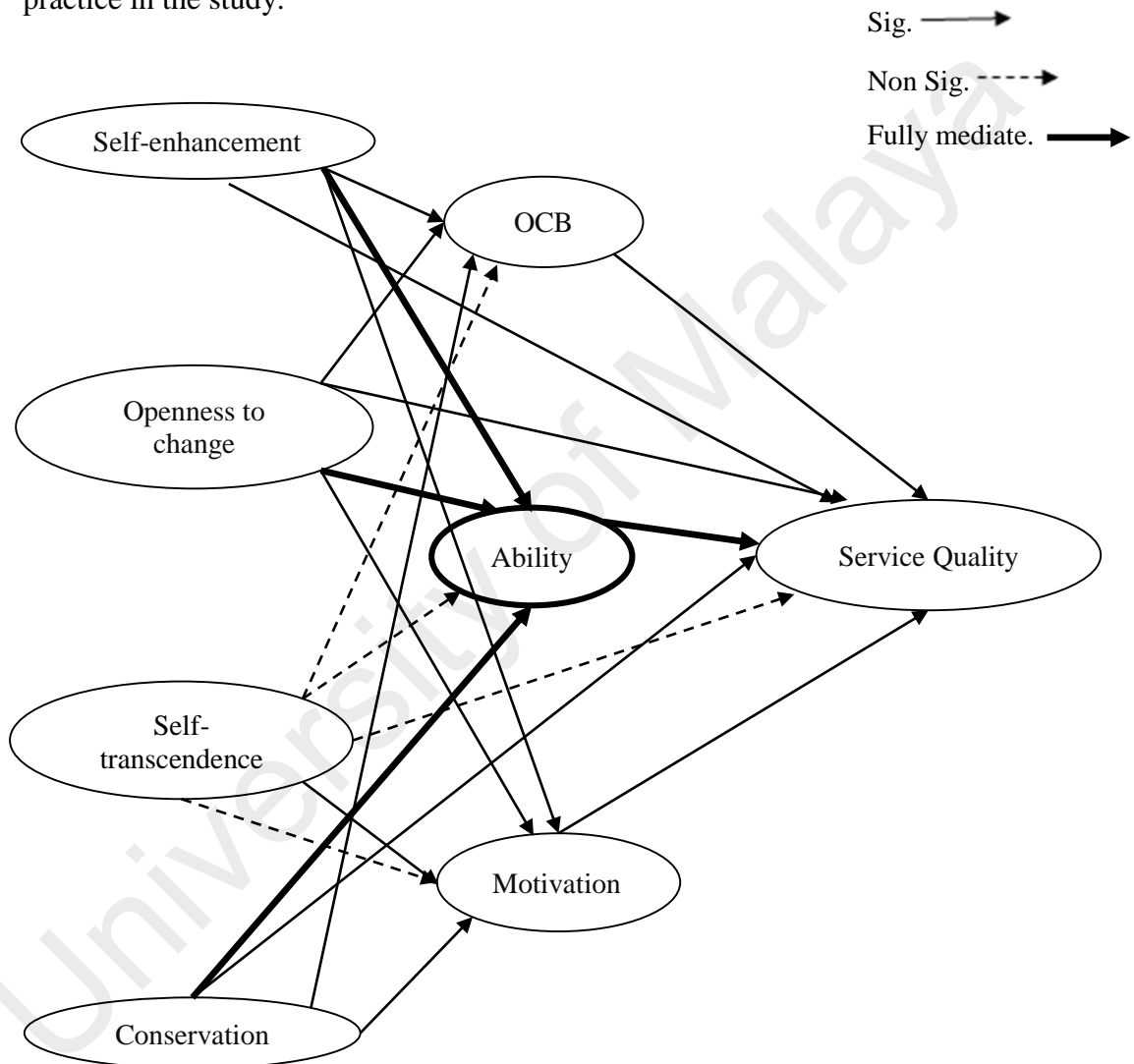
The main conclusion of the study can be summarised as follows:

- In the value priority system of bank employees, the most important item belonged to security value and the lowest one was belong to power value (Table 4.4).
- The most important behaviour outcome, which showed in Table 4.5 belonged to motivation, which means most of the personnel performance, wanted motivated employees.
- As descriptive statistical analysis showed, in Table 4.6, reliability of service quality in banks recognised as the most important item from customer approach, and the tangible of bank services, which mention the sensible and physical side of services was in the lowest level of importance for customers (Table 4.6).
- In direct effect, self-enhancement, conservation and openness to change value of bank employees showed influence on service quality. Only self-transcendence value did not show any significant effect on bank service quality. Hedonism, stimulation and self-direction value as the elements of openness to change value had the highest direct effect on service quality and tradition, conformity and security value (conservation) of employees shows direct effect on service quality. Lastly, the power and achievement value as the subdomains of self-enhancement value confirms the influence on bank service quality after conservation value.
- In indirect effect ability plays an important role as a mediator between self-enhancement, openness to change and conservation value of



employees and service quality. OCBs and motivation partially mediate the relationship between human values (self-enhancement, openness to change and conservation) and service quality.

The final research model illustrated in Figure 5-1 further explains the conclusion of this study that is based on the empirical results that were obtained from SEM modelling practice in the study.



**Figure 5. 1: Final Model**

## 5.2 Implications

This work has important implications, mostly to scholars and managers. This work is the first attempt to analyse the interrelation between human values, behaviour outcome (OCBs, employees' abilities, and employees' motivation), and service quality. Analysing

these intermediate linkages will assist scholars in comprehending the process in a more intimate manner, which might help them pinpoint other mediators at multi-level analyses.

For managers, it is important to pay attention to their employee's values priorities system, as mentioned in Table 4.4, which showed the importance of safety and security as the first priority for bank employees, which means managers must pay more attention to their insurance, treatments, and job security for them and their family. Second value, which is also consider as the most important items of value for employees was achievement value, which means the importance of success in job to get higher position or more salary and also success in life. Observing traditional customs as the third priority is another item of employee's value system, which should respect in the workplace in any especial time. Benevolence value as the fourth priority of employee's value system, which means they prefer to care about an enhancement of the welfare of individuals in groups in workplace, should be considered by managers. Enjoyment and personal gratification is the fifth item that considers by employees, which means managers should provide the especial condition in the workplace in rest time as it possible.

So the sixth item belongs to stimulation value, which means to what extent, employees prefer to do challenging thing. Self-direction that point the extent of independence and exploration of employees in the workplace was the seventh item that is valuable for them. The eighth priority belongs to conformity, which means how and to what extent, employees intend to follow their managers and also workplace rules, which is in the lower level of employee's priority. Universalism as the one subdomain of self-transcendence value, which in direct and indirect effect did not show any effect on service quality, also mentioned about the how the employees look and care about environment, that based on the Table 4.4 did not show the high level of importance in the employees' value priority system. The last and the lowest level of importance among bank employees belonged to power value that shows how and to what extent employee's look

for higher status and prestige in the workplace, which interestingly was not too much important for them.

On the other hand based on Table 4.6, among five item of service quality, the reliability of the banking system pointed as the most important item in customer approach. So it means managers should try to recognise and improve the consistency and trustworthiness of their services through employee's values and behaviours.

So the tangibility of the bank services also has the lowest level of importance in customer evaluation, which means at first some more issues like empathy (understanding), responsiveness and assurance of bank services was more important for customers.

### **5.2.1 Policy implications**

Due to the rising global competition and economic doubts it will be required for banks to be sustainable and stable in financial sector in Malaysia especially for commercial banks, those are often afflicted by economic wavering, varying regulations, and higher customer requests for better-provided services, so government should try to express and apply policy for improving service quality through bank employee's values. As the results of the study showed the service quality improvement will be possible through attention to employee's self-enhancement, openness to change and conservation values, which are displayed in behaviour outcomes.

It is expected that the current research will support the Malaysian financial sector, especially banking sector to develop effective strategies for improving behaviour outcome such as OCBs, motivation and ability through personal values among its employees to leads improved service quality and enhance their competitive benefit.

Based on the findings most of the employee's values influence service quality through ability as the most effective behaviour outcome, so recognising the values priority system of bank employees provide an opportunity for policy makers and

government to realise employee's personality and their value system. Hence, the policy makers will be able to identify and utilise the employees considering their abilities.

Furthermore, there are also other effective behaviour outcome variables on bank service quality through employee's value system such as OCB and motivation. As results show motivation is the second most effective variable among three items of behaviour outcomes, the government and policy makers should motivate employees by recognising their values system since highly motivated employees provide the best service quality in the banking sector. Similarly OCB as the final effective variable on service quality through employee's value system should be considered by policymakers as it could help them to improve discretionary behaviour among employees that leads to improve service quality in banks.

It can be mentioned that another critical issue that government have to consider these days is to adapt the Malaysian commercial banks with global regulatory reform agenda in 2015, to enhance the service quality and performance and also attracting new customers.

As the bank customers compare the ability of foreign banks with domestic commercial banks in delivery of service quality, then government and policy makers should to focus on strengthening service quality of domestic or government-owned commercial banks.

Due to the mentioned challenging and competitive situation, it's compulsory to enhance abilities, motivation and organisational citizenship behaviour of bank employees to create new and effective service quality, so for these all to ensure, policymakers and government need to check for best strategies and select the types of services that must be provided in attention to employees values and customer demands before any decision.

As Bank Negara Malaysia (2015) mentioned in this uncertain economic situation in the world, a more competitive banking system that can produce benefits and services to their customers and the business inward of uncomplicated access, quality selects and competitive fees is necessary.

### **5.2.2 Theoretical implications**

The results of this work are influential upon theoretical developments vis-à-vis human values. The findings of this study suggest that four types of human values; a) self-enhancement, b) openness to change, c) and conservation has been found to have influenced employees' abilities, motivation, OCBs and banks service quality. In this study, it confirms that:

Firstly self-enhancement, openness to change and conservation values have a direct effect on bank service quality, and secondly, these three dimensions of values also have an influence on employees' ability, which directly affects the quality of service offered by the banks.

One of the major implications of this study is the conformance of Schwartz value theory with research findings which confirms the relationship between four higher dimensions of human values and behaviour outcomes variables such as OCB, ability and motivation.

However, in this findings self-transcendence value as one of items of human values showed a small effect on the behaviour outcomes but there is still a relationship between them.

Theories pertaining to human values and expectancy theory can then correlate factors such as self-enhancement, openness to change and conservation values, behaviour outcomes and bank service quality since high quality of service is more reliant upon skills and abilities.

In particular, behaviour outcome as the mediating role is analysed by using the perspective of the social exchange theory to link between human values and their behaviour as defined by bank employees and service quality and as evaluated by bank customer.

This approach justifies that employee's behaviour especially, their ability, affected from their values priority system, as the current study confirms that self-enhancement, conservation and openness to change value, on behaviour outcome and by using the perspective of expectancy theory, they lead to greater influence on service quality in bank. These conclusions offer a new perspective from which the human values-behaviour outcome-service quality relationship can be examined, which may be found to answer to the prior discrepancies in the literature.

Additionally, and intensifying on preceding literature, this study classifies particular extra-role behaviour outcome (OCBs, ability and motivation) which are of importance in the human values structure and that certainly advantage bank service quality.

The consequences support the employee's ability important role as a mediator more than OCBs and motivation, between human values and service quality, by attention to the different levels of priority that they hold in their value system. Here the individual value priority system, although analysed in the all branches of two commercial banks in a single country, has delivered adequate deviation to test the mediating role.

By understanding which values result in which forms of behaviour outcome, managers and policymakers should also be better prepared to build organisational situation where those aim values and their related behaviours are occasioned, reinforced, and pleased. For instance, employees high in achievement value (mentioned in Table 4.4 as the first item in employee's value priorities system) should reply well to prospects to

improve different skills, while self-directed employees should yield more OCBs under situations of high independence.

Also theoretically, this research improvement the values, behaviour outcome and also service quality literature by representing that Schwartz's (1992, 1994) values theory as a valuable framework for assimilating previous research on values as predictors of behaviour outcome and service quality. The results show direct effects for values from three motivational areas, demonstrating that individuals do definitely have multiple motivations for providing the best services for bank customer. This study also is one of the few revisions to extend this approach to deep-level characteristics such as values.

### **5.2.3 Managerial implications**

The study has provided new approaches about value structure of bank employees, which bank managers can study about the mentioned values in this research and try to better understanding of their employee's interests. The findings of the study describe some implications for commercial banks in Malaysia that can help them to augment their service quality.

One of the critical and important study implication in policy development can be considering the employees values such as achievement, power, tradition conformity and security as the result of study mentioned, more effective than other dimensions of values. (Baumgartner, 2009; Wikström, 2010).

Also due to research findings, most of the employee values influence service quality through ability, so it can be considered by managers to allocate more attention to their employee ability, through their values that lead to improved service quality.

This research has several implications for organisations and managers who want to motivate or improve the employees' ability may benefit from recognising and analysing their highlighted personal values.

However, in the Malaysia as a multi-cultural country, banking system managers must pay more attention to values priority differences among employees to ensure that they can provide excellence in services for customers through their behaviour.

Also better understanding about employee's personal values may allow managers to better understand their expectations and their interests in workplace that can influence their behaviour outcomes and consequently lead to improved service quality.

Although the setting of study is Malaysia, the results may help managers in other developing countries with similar situation. Findings demonstrate that individuals who emphasise openness to change, self-enhancement and conservation values, tend to provide better and higher level of services through their behaviours. Consequently, managers with respect to these three values dimensions, which influence behaviour outcomes in the workplace, can improve the quality of provided services.

Interestingly, self-transcendence value did not show significant effect on service quality in the context of Malaysian commercial banks through behaviour, it is notable for managers to look at employee's self-transcendent value in their workplace as one of the critical issues that can enable managers to be sure about healthy, clean and transparent system. For it to happen, more training in this value by focusing on eradication of corruption and internalising the values such as universalism and benevolence in all levels of employees is necessary (D'Souza & Dimba, 2010; Dimba & K'Obonyo, 2009).

### **5.3 Limitations of the study**

The respondents were limited to workers and customers of commercial banks in Malaysia. In this study, the generality of the outcomes is restricted to alike groups in the human values area.

The other theoretical restriction of this research is connected to social aspects. Hence, the results of this current study may not be generalised to some more countries, though it is believed that these values are appropriate in any condition.



Another limitation is the lack of uniformity on the moment of data collection. All questionnaires were collected at the bank branches, but they are different in the size and customer attendance. Therefore, each branch faced a different research setting that could be appropriate or not for the data collection. Nevertheless, this issue was addressed during the consultants' training and they were told to choose an appropriate time for data collection.

As many other traits, the human values are difficult to grasp and the development of appropriate measures is a challenge yet to be solved. Another issue is the limitation of the PVQ measurement. The PVQ was composed of four dimensions, which is justified theoretically (Schwartz, 1992). However, that was possible only after removing several items to promote an appropriate model. Moreover, the standard errors were particularly high, indicating low convergent validity.

It can be mentioned that there are some strengths in this study including (a) use of SEM and aggregated scores (in contrast to prior research); (b) use of employee and customer data at the same time in this research model, therefore avoiding complications occurring by the common variance method.

However, the present study has some limitations. The research design was cross-sectional, and hence, the "potential" reciprocal relationships between employees and customers cannot be fully interpreted causally. Also, lack of control variable or report the absence of control variables in the study analyses is another limitation that can be considered in future studies.

#### **5.4. Future recommendations**

Several recommendations are made for further future research. Till today, only a few studies have investigated the effects and influence of human values on employees' abilities, organisational citizenship behaviours and motivation. A stimulating topic for forthcoming research would be to examine the effects of cultural, economic, and political

forces on organisational citizenship behaviours, human values, motivation, employees' abilities and service quality. Additionally, research might also be accompanied with subjects from different areas for extra verification.

Last but not least, quality and quantity of human values at the specific workplace are certainly an interesting theme for future study. Lastly, research can be carried out in different service professions, (for example among teachers, doctors, and social workers) and in different service firms (for instance, schools, hospitals) to testify the invariance of the projected model. Some of study hypotheses were not supported (e.g., no direct and indirect effects for self-transcendence value on service quality). It means, other values (e.g., self-enhancement, openness to change and conservation) had broader effects than self-transcendence value. This suggests that additional modification of the theory linking personal values to behaviour outcome dimensions is quite necessary.

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